



Lucent Retirees Organization

www.lucentretirees.com

January 2008

The LRO Connection

LRO WINTER 2008 NEWSLETTER



Note to LRO Members: If you have received this newsletter by U.S. 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 future printing and postage costs by sending an email notice for you 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 "Member Support" and click on "Change Membership Information" and enter your latest email address to ensure the LRO records are up to date.

Volunteers Elected To LRO Board

After serving two separate terms as LRO President, Ken Raschke has decided to exit the top position.

The LRO Board has elected LRO Vice President Andy Guarriello as the new LRO President. Andy, of Plano, TX, was the Chief Operating Officer for AT&T Power Systems when he retired in 1995. Jim Goodman, a founding member of the LRO and a former Board member, was also a candidate for LRO President.

Gary Reichow is stepping in as LRO Vice President. Gary, of Ponte Vedra Beach, FL, was Eastern Region Vice President for AT&T Network Systems when he retired in 1989.

Another change in LRO officers is that Treasurer Bob Janish is turning over his duties to Richard (Dick) McCauley of Chatham, NJ. Prior to his retirement in 2001, Dick had extensive experience as a Chief Financial Officer in various business units including international assignments. The LRO has been fortunate to have Bob Janish as one of its founders.

He created the infrastructure for LRO's financial operations and has done a commendable job as a vigilant custodian of members' dues and accounting activities.

Ron Hoth is the new Benefits Team Director, replacing Jerry Hanley who has served as Benefits Team Chairman in addition to West Regional Director. Ron, of Advance, NC, has extensive Human Resources experience both before and after his retirement in 1992.

Bob Martina, who was the Engineering Director at the Shreveport Works and still makes his home in Shreveport, is the new Legislative Team Director. Bob, who has served as LRO and NRLN Grassroots Coordinator, replaces Bill Kadereit who leaves the LRO Board to serve as the new National President of the NRLN.

Frank Minter, of Indian Springs, AL, is filling the new position of Pension Team Director. Frank served as Corporate Vice President and Comptroller of AT&T and subsequently as Vice President and Chief Financial Officer of two of its subsidiaries, prior to his retirement in 1987.

Charles (Chuck) Graves, of Austin, TX, who retired as a Bell Labs Patent Attorney, will continue on the LRO Board, serving in the new position of Legal Team Director. Eli Shaff, of Plano, TX, who retired in 1996 as a Sales Operations Director, will continue to serve as LRO Secretary. Joe Dombrowski, of Prescott, AZ, has volunteered to serve as the West Regional Director, replacing Jerry Hanley.

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

The LRO Connection

The LRO has learned during its five years of serving as a voice for Lucent retirees that it is impossible to predict what the company will do next to impact our pension and benefit plans. Illustrations of this are two recent actions by Alcatel-Lucent:

1. Merging Alcatel USA retirees into the Lucent management pension plan (the Lucent Retirement Income Plan – LRIP).
2. Hitting Medicare-eligible management retirees age 65 and older with higher charges for company prescription drug coverage than younger retirees.

After receiving an email from an Alcatel-Lucent employee with a tip that there may have been a merging of some Alcatel pension plan with a Lucent pension plan, the LRO asked the company whether that was true. The LRO received a one-paragraph response that acknowledged that a former Alcatel USA frozen pension plan had been merged into the LRIP. The company played down the merger stating it had an “immaterial effect (less than ¼ of 1 percent) on the overall over-funded status of the combined management plan.”

The LRO consulted with its attorney who is highly versed in the Employee Retirement Income Security Act (ERISA), the law that governs pension plans in the USA. Our attorney assisted me in the writing of a letter on behalf of the LRO to Alcatel-Lucent requesting full disclosure about the merging of the pensions. The letter was emailed to Alcatel-Lucent on November 13, 2007. I received an email from Alcatel-Lucent on November 26, 2007 with details about the merger, including an attachment of the Alcatel USA, Inc. Consolidated Retirement Plan document. (To read my letter and the Alcatel-Lucent response, go to the links on the LRO website home page at www.lucentretirees.com.)

The Lucent management pension plan absorbed 9,072 Alcatel USA pension plan participants. Included were management and non-union production personnel from U.S. companies that Alcatel had acquired—former Network Transmission Systems Division of Rockwell International, DSC Communications Corporation, Alcatel NA Cable Systems and Radio Frequency Systems.

According to Alcatel-Lucent’s response, the merged pension plan remains overfunded. Alcatel-Lucent did make a contribution totaling \$6,924,525 to the LRIP for the required contributions that were due (post plan merger) related to the frozen Alcatel plan. The merged plans continue to be subject to the provisions of the U.S. ERISA laws. This contribution funded the plan to 100 percent at the time of merger.

When the LRO Board held its fall planning meeting during the first week of October, it concluded there should be a new Board position of Pension Team Director. This was six weeks before we learned that Alcatel-Lucent had tampered with our pension plan. Yet, we recognized that there needed to be additional emphasis placed on pension plan vigilance.

Because Alcatel USA retirees are now in the same pension plan with Lucent management retirees, the LRO Board has decided to invite Alcatel USA retirees to become LRO members. If you know Alcatel USA retirees, please invite them to join the LRO. Or, send their names and email addresses to Andy Guarriello at andyguarriello@verizon.net and he will see to it that the individuals are contacted about becoming LRO members.

(Continued on page 3)

LRO Board of Directors

President – Andy Guarriello – andyguarriello@verizon.net - Phone: 972-523-7311; Mail Address: 6605 Castle Pines Drive – Plano, TX 75093

Vice President – Gary Reichow – greichow@hotmail.com - Phone: 904-273-0089; Mail Address: 104 Indian Cove Lane – Ponte Vedra Beach, FL 32082-2168

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

Treasurer – Richard (Dick) McCauley – dickmccauley@yahoo.com - Phone: 973-635-2122; Mail Address: 34 Stonewyck Drive – Chatham, NJ 07928

Legal Team Director - Charles Graves - jgraves@austin.rr.com - Phone: 512-266-7138; Mail Address: 6818 Oasis Pass - Austin, TX 78732

Legislative Affairs Director – Bob Martina – rfjm9870@aol.com - Phone: 318-797-5419; Mail Address: 9870 Jennifer Lane – Shreveport, LA 71106

Pension Team Director - Frank Minter - fciminter@aol.com - Phone: 205-915-2908; Mail Address: 415 Highgate Hill Road - Indian Springs, AL 35124-3816

Benefits Team Director – Ron Hoth – rhoth@triad.rr.com - Phone: 336-998-7721; Mail Address: 1061 Riverbend Drive – Advance, NC 27006-8530

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 - wjehmer@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 – Tucson, AZ 85718

West (CA, HI, NV) - Joe Dombrowski - dombrowski@cableone.net; Phone: 928-308-2774 Mail Address: 1716 Alpine Meadows Lane Unit 18 - Prescott, AZ 86303-6905

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*

Now I want to address Alcatel-Lucent's actions on the 2008 prescription drug plan that will severely impact Medicare-eligible Lucent retirees. Alcatel-Lucent has ignored what is morally right and has implemented the controversial rule by the administration's Equal Employment Opportunity Commission that allows employers to provide retirees 65 or older medical benefits that are markedly inferior to the medical benefits provided to younger retirees. The company has elected to do this in spite of the fact that the AARP is appealing the EEOC's rule to the U.S. Supreme Court.

The LRO believes Alcatel-Lucent's action goes against the intent of Congress when it passed the Age Discrimination in Employment Act. Before the EEOC issued its controversial rule, benefit plans could not be discriminate on the basis of age.

Lucent's management retirees under age 65 pay a 50 percent co-pay for prescription drugs with relatively low maximum limits. However, Medicare-eligible management retirees must pay 100 percent of \$1,540 in the 'doughnut hole' in Alcatel-Lucent's prescription drug plan. All retirees are affected. Retirees under 65 will automatically be downgraded to the inferior plan upon attaining age 65.

Our older management retirees must pay the first \$275 for prescription drugs before copayments apply. Once total prescription drug costs reach \$2,510 per individual, including the deductible and copayments, the Medicare-eligible retirees pay 100 percent of the costs for their prescription drugs until \$4,050 is reached, thus the \$1,540 out of pocket. Pre-1990 retirees over 65 will get their premiums paid, but will be subject to the same plan coverage terms including the \$1,540 doughnut hole obligation.

In fairness to Alcatel-Lucent, I do want to acknowledge that some retirees did experience a reduction in their 2008 healthcare premiums. In addition, we should appreciate that the company is still providing Lucent retirees with options for healthcare coverage with some level of subsidy. Alcatel North America retirees only have access to healthcare, but without any subsidy. These retirees are responsible for all of their healthcare costs.

Many LRO members have most likely read about the corporate turnaround plan that CEO Pat Russo submitted to the Alcatel-Lucent Board on October 31st. Her plan includes 4,000 more job cuts in addition to the 12,500 previously announced. The LRO is watching whether Ms. Russo stands by the response she provided to the LRO in an August 16, 2006 letter. One of 12 questions the LRO had asked Ms. Russo was whether she would assure management retirees that management pension plan assets would not be used to pay for future layoff allowances and/or severance pay.

Ms. Russo stated "There are no current plans to use management pension assets to fund restructuring actions."

The LRO supports a National Retiree Legislative Network initiative to gain an amendment to ERISA that would prevent companies from using pension plan assets for layoff allowances and/or severance pay.

This will be my last column as LRO President. I have had two separate terms as LRO President and have decided it is time for me to step aside. As you'll read in a separate article, the LRO Board has elected LRO Vice President Andy Guarriello as the new LRO President. I know that Andy will provide the high caliber of leadership that the LRO needs to advance our mission. I also appreciate Jim Goodman volunteering as a candidate for LRO President. The LRO Board was fortunate to be able to give consideration to two highly qualified individuals. In addition, I want to thank Mike Bard (who is stepping down) for his service on the LRO Board. Mike was one of the founding fathers of the LRO and his advice/council/efforts on our behalf is truly appreciated.

Lastly, I want to thank all of the more than 11,000 LRO members for the support they have given me over the years. I deeply appreciate the leadership that has been provided by our volunteers—present and past—who have served on the LRO Board and Large Staff. We can always use more volunteers. Let your Regional Director (listed in this newsletter) know if you'd like to more actively help the LRO.

LRO Legal Counsel Alan Sandals has reported to the LRO Board that he and other attorneys representing Lucent retirees in the Death Benefit lawsuit against Lucent are waiting for the

Third Circuit Court of Appeals to set a date for oral arguments. His best guess is that the hearing will possibly take place in late March 2008. When the date is set, LRO members in the Philadelphia area will be notified and encouraged to attend the hearing.

Alan, who is also the attorney for the Lucent retirees in the Section 420 Healthcare Benefits lawsuit against Lucent, reported he is waiting for the U.S. District Court Judge in Newark to set a date for oral arguments on his motion that plaintiffs deserve to win the lawsuit. When the date is set for the hearing, LRO members in the Newark area will be notified and encouraged to attend the hearing. Alan has also filed a motion for class action certification and is awaiting a ruling from the judge.

On November 8, 2007, a U.S. District Court Judge in Oklahoma City granted AT&T's motion for summary judgment to dismiss the Chastain vs. AT&T lawsuit. Dennis Chastain, a 1989 management retiree from the Oklahoma City AT&T Network Systems factory, was the lead plaintiff in the class action lawsuit that maintained that AT&T had made promises to retirees for benefits and bears the ultimate responsibility to see that those promises are kept.

Update on Lucent Retirees' Lawsuit

The LRO Connection

The last quarter of 2007 was a struggle to understand the new benefits process for all of us. The Benefits Team goal was to meet the needs of every LRO member during this difficult period.

For the 2008 Open Enrollment, retirees faced a new set of challenges with the changes in healthcare and prescription drug plans. In advance of the Open Enrollment, Alcatel-Lucent (ALU) actually advised retirees to "...explore other benefit options you may have available to you such as coverage through a spouse's employer, commercial coverage or offerings through associations such as AARP."



In response, the Benefits Team (BT) moved aggressively to help each individual navigate through the enrollment period with as much factual information as possible. The BT retained a healthcare consultant, CCS Benefits, to evaluate benefit options and develop tools to compare and quantify your present and possible future choices.

The BT adopted the format of a recent *Consumer Reports* presentation – Checklists that allowed all of us to enter our ALU benefits and those that are available from other health insurers. When filled in, the services, costs and features could then be compared side-by-side to provide a sound basis for comparison and decision-making. Eight Checklists were prepared – for Medicare, pre-Medicare, and Prescription Drugs - accompanied by a How-To-Use guide. Authoritative references for how-to-find and how-to-compare plans were included, all available on a special Benefits Team home page.

In excess of 10,000 hits were recorded on the BT home page to view and consider their options during the enrollment period. The BT quickly responded to user comments to clarify the presentations. One member volunteered to apply his family situation to better understand healthcare portability under HIPAA, a federal program, and the results were incorporated. When the prescription drug formulary was delayed, the BT took action with Medco executive offices that accelerated the introduction of its website for plan comparisons. And for those retirees without Web access, a paper mailing was sent to emphasize important issues.

There's much more work to do. Please share your experiences with the BT's efforts so we can improve how we meet your needs in the next round, by visiting www.LucentRetirees.com/BenefitsTeam and fill out the short survey form. We also need to grow the Benefits Team with individuals with HR experience to insure that our efforts are both useful for your health and well-being and easy to use for all retirees. Please volunteer at benefits@LucentRetirees.com.

The BT will also start the New Year by demanding that Alcatel-Lucent provide all the information that it is obligated to provide. Every mailing you received from Alcatel-Lucent has the footnote, "This communication is merely intended to highlight some of the benefits..." ALU published the medical expense plan on the last date of the enrollment period, severely limiting the BT and retirees from understanding the entire scope of their plans – during enrollment, only one one-quarter of the information was available for the BT and retirees to consider. The Part D Rx plan document was also made available on the very last day of enrollment. And ALU never published the required Summary Plan Document. Stay tuned for our action plan and results.

For the longer term, one of the BT members attended a bipartisan presentation of pending healthcare legislation, presented by four U.S. Senators and a Congressman. A common feature of the four proposed legislative efforts is to eliminate business and employers as the "middleman," with varying degrees of government involvement in healthcare insurance. In a post-meeting discussion, a few of the presenters agreed that retirees interests were not fully incorporated – some retirees may have better coverage from their companies than a universal plan might provide. The Benefits Team will work with the LRO Legislation Team to be sure that Lucent retirees' interests are front and center.

Finally, thanks to Jerry Hanley for his dedication and leadership as chairman in 2007 of the Benefits Team as it served the benefits needs of all of us.

Benefits Team Helped LRO Members with Healthcare & Rx Issues

CHANGES DURING 2008:

If you or a family member become Medicare eligible, be sure to visit the Checklists to compare your prescription drug and healthcare options. If you are pre-Medicare, you can change from Lucent during the year and still return during the next open enrollment.

The LRO Connection

From Bob Martina **Legislative Affairs Update**

Bill Kadereit has moved to the NRLN Presidency. He has done a good job for the LRO and I'll try to fill his shoes. That won't be easy. I seek your support in all related matters, particularly in the Grassroots effort in contacting Congress through the network when you receive action alerts

and other requests and contacting your Congressional representatives in local meetings and other functions.

As we enter 2008 we have legislative objectives in several areas.

- Preparing the Legislative Agenda and submitting it to the LRO and in turn the NRLN Board of Directors. This has been submitted after receiving inputs from many LRO officers and committees and is pending.
- Publish this agenda to members in January 2008.
- Key points of the submitted agenda include:
 - Strengthen retiree protection from international corporations and private firm buyouts of pension plans.
 - Pass legislation that will prohibit plan sponsors from raiding pension fund surplus to pay non-pension business expenses such as lump sum layoff allowances.
 - Support National Health Care Reform.
 - Maintenance of Cost provisions to insure doctor availability.
 - Prescription Drug Improvements to include: Price negotiation, Importation of drugs with increased safety provisions, Retention of current employer plans, Prevent in-year coverage interruptions of Medicare Part D, Unbundling of prescription drug plans from employer-provided health insurance plans, Acceleration of generic drug approval and advancement to market.
- Strengthening the NRLN Washington staff and officers to lobby our agenda with members of Congress.
- Advocate specific legislation to protect Lucent retirees' pensions and benefits from implications of the Alcatel-Lucent merger.
- Build up the LRO/NRLN Grassroots Network in states the LRO is responsible for and assist other NRLN affiliate retiree organizations in non-LRO states such as California and Florida.

Many of these are ongoing initiatives. A few of them reflected in the headlines below from NRLN news releases: (Read the news releases on the NRLN website at <http://www.nrln.org/news-releases.htm> . Also read the NRLN's 3Q Legislative Progress Report at <http://www.nrln.org/> .)

- Retiree Leader Calls On Congress To Remove Roadblocks To Lower-Priced Generic Drugs - *issued 11/16/07*
- NRLN Opposes Financial Firms' Proposals To Buy Out Corporate Pension Plans - *issued 10/19/07*
- Retiree Leader Calls On Congressional Committees To Prevent FDA From Yanking Long-Used Drugs From Market - *issued 10/1/07*

I urge you to take LRO Secretary Eli Shaff's letter and personalize it and send it to your U.S. Senators and Representative. The letter is posted at: http://www.lucentretirees.com/docs/shaff_to_congress.htm . You can find the names and contact information for your elected representatives on the NRLN website at: <http://capwiz.com/abtr/dbq/officials/> . This year, 2008, will be an active year and being an election year, provides many opportunities to interact with the incumbents and their challengers.

LRO 2008 Dues Campaign Commences

The 2008 LRO dues campaign has commenced. Dues are \$25 for annual membership that spans from January to December of each year, or \$350 for Lifetime enrollment; personal contributions are always appreciated. Dues can be paid by conventional check or money order made out to LRO, Inc and mailed to: Lucent Retirees Organization, P O Box 1535, Cranford, N J 07016, accompanied by the coupon contained on the last page of this newsletter. If you prefer to pay by credit card simply visit the LRO website at www.lucentretirees.com and activate the member's credit card payment feature by clicking on the "Join Us" tab. If any of your personal contact information has changed, you may update your profile through our website or highlight the change(s) on the attached coupon when remitting payment and we will make the changes for you.

Your dues and contributions are the sole source of funds for the LRO to continue its efforts in pursuit of protecting and preserving the pension and benefits of Lucent retirees and their dependents. Being a total volunteer organization, every dollar forwarded to LRO is directed toward expenses associated with our operational, administrative and communications efforts, and for payment of external services, such as attorneys, consultants, professional advisors, CPA's, insurance, etc. We are extremely grateful for your past contributions and welcome your continued support in the future. A special appeal is extended to those members who have not kept up with their current year's dues.

The LRO Connection

Recruit New LRO Members

LRO membership is our key to success. Who would have thought that back in

early 2003 when LRO was formed our active membership would expand to over 11,000 in just five years? We've come a long way in a short time, but there is still quite a ways to go. Our Regional Directors are principally responsible for soliciting and enrolling new members in the LRO, but they require our assistance. So how can each of us help?



If each member contacted and enrolled just one new member into LRO, our membership would quickly expand with very little effort, time and cost. Each of us knows and maintains contact with our former AT&T/Bell Labs/Western Electric/Lucent associates. Perhaps a phone call or a brief note to acquaint those individuals with the benefits of becoming an LRO member will make a difference. If you require assistance, your Regional Director is prepared and available to assist in whatever capacity necessary.

Would you help by becoming an active member of the Enrollment Team?

Member Profile Updates

Every member is requested to visit the LRO website to verify and update, if necessary, their personal contact information, especially home and email addresses. If you do not personally have computer access, we encourage you to either have a relative, neighbor, or public service organization (e.g. public library) logon for you at www.lucentretirees.com to verify your profile and make necessary changes. Your contact information is critical to your receipt of important and timely news from the LRO.

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: 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) _____

Correspondent's Address

Date of this letter

Senator (or Representative) & Address

Dear Senator: (or Representative)

I am a retiree who receives a pension from the Lucent Technologies Pension Fund covering former management employees.

My trust in Lucent and my sense of security have been considerably diminished during the past six or seven years. These feelings are the result of Lucent's severe reductions in the annual benefits that, over my ____ years of service, were committed to me as well as to my fellow retirees. Reductions in healthcare benefits across the board ***plus*** elimination of reimbursement of monthly payments for Medicare Part B, ***plus*** elimination of dental and eyeglass coverage ***plus*** cancellation, in early 2003, of the Death Benefit that had been in effect since early in the second decade of the 20th century. [By way of explanation, the Death Benefit amount equals an individual's salary at the time he/she retired, and was to be paid to the surviving spouse upon the death of that retiree.]

So, based on the foregoing, you can surely understand my concern regarding the security of the Lucent Pension Fund for Management Retirees. Now, however, my concern has significantly increased! And that's because of the recent acquisition of Lucent Technologies by a foreign firm – namely Alcatel of France.

What I'd like to determine is whether or not the 'new' firm - - now doing business as Alcatel-Lucent - - is still governed by the ERISA laws of the United States government that were enacted to protect my pension plan and to what extent. I'm writing to you for information in this regard as well as for ***your*** commitment to protect me and my fellow retirees from any erosion of the pension that - - like the aforementioned benefits - - we earned via dedicated, hard-working service over many years and were committed to us by our employers.

Your prompt, well-considered response regarding the foregoing is essential. In addition, please advise as to any federal agencies that should also be contacted in this regard. By that I mean agencies responsible for protecting retirees from further abuses.

Please don't sideline this request. Let me hear from you as soon as possible. Your concern and your support are urgently required.

Sincerely,

(Name of correspondent)