



2015 Issue 2

**Our MISSION:**

*“To maintain a point of contact and information for telephone retirees on health care and other benefit issues.”*

*—AUSWR CO/WY*

# THE RETIREE GUARDIAN

Newsletter of the retirees of CenturyLink/Qwest, U S WEST and their predecessor companies.

**Retirees need to be concerned:**

## Trend for pension-insurance “annuitization”

by Curtis L. Kennedy, Litigation Attorney

In recent years, corporations decided to dump retirees out of their federally-protected pension plans and transfer them into state-controlled insurance annuities. Corporations call the practice “pension de-risking.” I’ll refer to the practice as “pension-insurance annuitization.”



Curtis L. Kennedy in 2014 before presentation in *Lee v. Verizon* case

Tens of thousands of unsuspecting retirees have already been affected by pension- insurance annuitizations. In mid-2012, both General Motors and Ford engaged in the practice, while giving the affected retirees an opportunity to elect a lump-sum distribution, instead

of being transferred into an insurance group annuity. In October 2012, Verizon announced plans to do a pension-insurance annuitization for most of its management retirees, and it would not give the affected retirees any choice for lump-sum distribution, or say in the matter. The retirees fought back, and their case of first impression [which I presented] is, now, awaiting a major decision to be made by the Fifth Circuit Court of

Appeals in New Orleans, which decision in *Lee, et. al., v. Verizon, et. al.*, could come any day.

### Why should retirees be concerned about pension-insurance annuitization?

When this happens, retirees lose all of the following:

- All protections provided by ERISA's fiduciary duty standards;
- All ERISA-mandated annual financial disclosures and reporting;
- All ERISA protections mandating minimum funding thresholds;
- Certain protections from creditors' claims;
- All ERISA rights to ready access to the federal courts; and
- Pension Benefit Guaranty Corporation (“PBGC”) coverage.

These are very significant rights and protections that retirees have enjoyed for over 40 years, since ERISA was signed into law by President

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## COLORADO NEWS



### *President's Message*

Earlier this month, I attended the annual membership meeting of the NWB – U S WEST – Qwest retiree association held in Council Bluffs, Iowa. I can report to you that even though each is a separate organization, with its own board of directors and by-laws, we still both have the same common goals as far as maintaining a point of contact, and information for retirees on benefit issues.

Also, the two groups do share some resources, e.g. Barbara Wilcox's health care articles, Jim Heinz's Retiree Advocate articles, Don Warsavage's Person-to-person stories -- and Kitty Kennedy is the regional *Retiree Guardian* editor for both associations.

As noted in the Wyoming President's message below, the *Retiree Guardian* continues to be "THE" source for keeping membership informed about CenturyLink, Curtis Kennedy's actions, benefits and the NRLN.

Please see the article about the reader survey on page 3. Congratulations to William Myers, and Bob and Janet Reither, for each winning a copy of the new biography about Clarke Williams, the founder of CenturyLink.

On page 11, you will notice a change to our membership application. We are adding a line for legal donations.

The pension de-risking issue is becoming more and more of a reality day-by-day as made clear in Curtis's message on page 1. Curtis will be traveling to Monroe, Louisiana, May 20 to represent us at the annual CenturyLink shareholders meeting. Make no mistake about it: Curtis's commitment to our retirees goes beyond the monetary compensation he receives from our two groups.

Last issue I thanked the Area Representatives for what they do. This month I need to address the following: Pat Finley, Bill Campbell, LaVerne Lanskey, Dale Thompson, Bill Alsdorf, Pat Wood, and Harvey Hoffman, who are all members of your board of directors. Without their contributions, we couldn't continue to operate.

If any of you folks reading this have the time and energy to be more involved with AUSWR CO/WY, call me. I will put you to work.

\_\_Rommel

## WYOMING NEWS



### *President's Message*

—Just when you think Spring is upon us, reality creeps in, and snow shows up. Those of us who have been around for a while know this is nothing new for Mother's Day weekend, but we can always hope.

Wyoming Area Representatives report that it has been business as usual this Winter with most members either solving their own problems or using our AUSWR contacts for closure. We are still in the process of setting up a Medicare meeting in Cheyenne

this Spring for our membership. We are waiting for a date when the Wyoming S.H.I.P. folks can attend. Be assured your AUSWR CO/WY Association is on top of all situations that have been brought to our attention and running full steam ahead for 2015 and beyond.

We share the words of the Colorado president (*please read his message above*) about the importance of the *Retiree Guardian* — "THE" communications tool for our members. Notice a change on page 11 to our membership application that adds a line for legal donations . We fully support the work of Curtis Kennedy and express gratitude for his continued support of us.

\_\_Bob & Jean Rucker

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Gerald Ford in 1974. All these rights and protections were lost when Verizon did a pension-insurance annuity transaction in 2012; the corporation dumped out of the pension plan 41,000 management retirees. Verizon kept the pension plan in place and on-going for thousands of other management retirees, non-management retirees and current employees.

### **Why would a company "de-risk" via an annuity buy-out transaction?**

Reasons for kicking retirees out of pension plans are all financial. Corporations no longer want the responsibility for funding and maintaining a pension trust at the level needed in order to pay retiree benefits. When carrying-out a pension-insurance annuitization, the transaction may help improve a corporation's credit rating, which could enable the corporation to have lower borrowing costs for other matters, such as acquiring other businesses. And, when corporations do a pension-insurance annuitization, they avoid paying millions of dollars each year to the PBGC, as required premiums. So, it's also a bad situation for the PBGC, which needs those premiums to help pay the cost of taking over failed pension plans.

### **What's happening to defined benefit pension plans?**

Every year since at least 1985, more and more corporations have stopped providing defined benefit pension plans to its workers. Hundreds of corporations have frozen their pension plans, so that no current worker earns any more pension benefits and new workers cannot participate at all in the pension plan. The latest trend is to simply dump retirees out of the pension plans. Corporations claim "we are not in the business of providing pensions; we are in the business of making more money."

Presently, it is almost unheard of for a corporation to create a new defined benefit pension plan. And, for at least the next 30 years, there will be millions of retirees entitled to receive pension benefits under the plans in effect when they were employed. Life expectancies are on the rise, and just a few months ago a new set of mortality tables adopted by the Society of Actuaries added increased pressure on corporations to consider eliminating responsibilities for providing future pension obligations.

### **Are retirees in pension de-risking transactions no longer under ERISA?**

When retirees are dumped out of a pension plan, they lose all protections and rights given by ERISA, and the uniform financial protection provided by the PBGC. Instead, retirees transferred into a state-regulated insurance annuity acquire protections that vary from state-to-state, and the protections are not provided on a uniform basis. Unlike the uniform PBGC protection, which is a maximum *yearly* amount of guarantee based upon a number of factors, including the age of the retiree -- the protections provided under state guaranty associations are limited to a *lifetime* amount. Whenever there is severe financial impairment or insolvency of an insurance company, the coverage to be provided to a retiree receiving an insurance annuity is determined by the state where the retiree resides, as follows:

- New Hampshire, **Wyoming** and Puerto Rico have a lifetime maximum of \$100,000;
- **Utah** limits lifetime coverage to \$200,000;
- Thirty seven states, including **Arizona, Colorado, Idaho, Iowa, Minnesota, Montana, Nebraska, New Mexico, Oregon, North and South Dakota**, limit coverage to a lifetime maximum of \$250,000;
- Arkansas, Florida, Georgia, North Carolina, Oklahoma, Pennsylvania, South Carolina Wisconsin and the District of Columbia limit coverage for annuity holders in case of a default or shortfall to a lifetime maximum of \$300,000; and
- Connecticut, New Jersey, New York and **Washington** limit coverage to a lifetime maximum of \$500,000.

### **And if a policyholder or annuitant moves?**

The amount of coverage protection provided changes when the retiree moves from one state into another state. Thus, a person retired in New York no longer has a lifetime coverage amount of \$500,000 when moving to **Wyoming** where coverage drops down to \$100,000.

### **Is an insurance company insolvency unlikely?**

Unlike the PBGC, which always takes immediate and decisive action whenever a federally-regulated pension plan fails, the state guaranty associations are rather loathe to take quick action, and they depend entirely upon contributions from their member life insurance companies. Two big examples, whereby insurance companies failed, and it took more than a decade for the state guaranty associations to remedy the problems, which resulted in significant payment

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reductions and disruptions of payments to retirees, are with respect to the failures of Executive Life Insurance Company and Executive Life Insurance Company of New York.

### **Are annuity payments protected from creditors' claims?**

When retirees are dumped out of a pension plan and into a group insurance annuity, their monthly annuity payments may lose protections from creditors. The protection of annuity proceeds from creditors differs from state to state. Unlike, when receiving a monthly annuity paid out of a federally-regulated pension plan, when receiving a monthly annuity paid out of a group insurance annuity, a retiree may find himself or herself fending off creditors who may try to collect against the insurance annuity.

### **What happens next?**

All of these issues were argued in the *Lee* case before the appellate court judges. Obviously, the retirees have good reason to contend the pension plan fiduciaries did not properly act in the retirees' best interest, when dumping them out of the pension plan.

Certainly, all of you retirees have good reason to not want to see CenturyLink follow the path of Verizon. Anticipate receiving a report about the decision in the *Lee* case in your next edition of the *Retiree Guardian*.



To read about the issues presented in the *Lee v. Verizon* case, refer to the *Retiree Guardian* 2014 Issue 3, which can be found on our website:

[www.AUSWR.com](http://www.AUSWR.com).

## **Update: CenturyLink documents review**

*by Curtis Kennedy, Litigation Attorney*

**Summary report about my review of the most recent package of documents CenturyLink's legal department mailed to me in response to the formal ERISA document request made in March:**

1. Presently, the **CenturyLink Combined Pension Plan is being audited for compliance** by the Employee Benefits Security Administration, a subset of the U.S. Department of Labor (DOL).

All that CenturyLink will reveal is that "We are still working with the [DOL] Auditor to provide requested documents." CenturyLink is not revealing the specific reasons for the DOL audit.

The audit could be due to either the recent merger of the pension plans or for any other reasons, and CenturyLink is not required by specific federal law to give us any explanation. However, that will be one of my topics raised at the annual shareholder meeting.

Furthermore, as we did many years ago when the Qwest Pension Plan was undergoing a compliance audit by the DOL, we can make a demand to the DOL under the Freedom of Information Act (FOIA).

You may recall that, ultimately, after the DOL stubbornly refused to respond to the FOIA request, the retiree organization prevailed in a federal court case, and the DOL was required to pay all attorney's fees and costs.

2. As required by a federal court order that the retiree group secured long ago, during litigation against the Qwest Pension Plan, CenturyLink produced the latest paperwork reflecting **investment management agreements** with service providers. Nothing seems out of order.

3. CenturyLink produced the latest **pension master trust investment policy** for target asset allocations. There has been no noticeable change from the information provided during the past several years.

4. Pension plan administrators have been **correcting an error** made with 3,348 persons leaving employment before January 1, 2009 and earning a monthly pension annuity payment starting date after 2008. The plan administrators failed to tell those employees that each had an option to select to receive a particular form of Qualified Optional Survivor Annuity (QOSA) benefit, required to be

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disclosed, pursuant to the Pension Protection Act of 2006. Therefore, the company and plan administrators have been sending written notice to all those participants and surviving spouses, giving them another opportunity to select a 75% Qualified Joint and Survivor Annuity, and the plan administrators are making necessary payment adjustments to anyone selecting that QOSA. CenturyLink voluntarily reported the error to the IRS under the "Voluntary Compliance Program" sponsored by the IRS, and indeed, received a signed compliance statement from the IRS.

5. Last year, CenturyLink gave persons who had earned a **deferred vested pension payment**, but not yet receiving payment since they were under age 65 years, an opportunity to be paid an early single sum payment. Of course, the payments were significantly reduced to "present value." CenturyLink disclosed that about \$460 million was paid, in total, to the persons

who chose to take the "bait." This tactic is known as pension "de-risking," as reported on Page 1.

6. CenturyLink provided me a copy of the **annual funding notice** now being mailed to all U S WEST/ Qwest retirees receiving a monthly annuity payment. Perhaps, you have received, and reviewed a copy and noted that on page 5 under "Year-End Assets and Liabilities," it discloses that the combined pension plan **ended last year with a shortfall of over \$1.4 billion**. The combined pension plan had liabilities of \$13.960 billion while holding fair value of assets of only \$12.570 billion.

7. Thus far this year, **CenturyLink has not made any contributions to the newly combined pension plan, now underfunded**. Despite the pension plan's huge deficit, in the latest annual report to shareholders, the corporation states, "we do not expect to make a contribution in 2015."

*Curtis Z. Kennedy*

## "Thank you" readers: survey responses

by **Kitty Kennedy**,  
**Regional Editor**

Thank you, thank you to the 148 readers who took time and postage, or sent via email, to tell us your opinion of our *Retiree Guardian* newsletter ...and thanks for your comments as kind words are always appreciated. Overall you rated us close to the "5" high on all of our articles! Success indeed!

*"This paper was so helpful when my Mom passed. I learned so much about my benefits and what is going on with our company—thank you."*—Boulder CO

*"Thanks for the article on how to be reimbursed on Your Spending Account. I've gotten lost in that computer jungle more than once and given incorrect info."*  
—Superior CO

*We just wanted to still express our "Thanks" to all of you... without your support, the engaging of Curtis Kennedy, the link of keeping us together via the Retiree Guardian, I don't honestly know what we would do. Thanks, again, to all of you.* —Colorado Springs CO

*"You do a good job!!!!"*—Boise ID

Winners of the books about the founder of CenturyLink, Clarke Williams, are:  
—William Myers, Los Alamos, NM  
—Bob & Janet Reither, Canon City, CO

*"Maybe a profile section, starting with the oldest retiree about his or her experiences and how the company has changed through the years."*  
—Cheyenne WY  
[How we find this person?]

*"Where are the retired people's deaths?"* —Thornton CO  
*"I really miss the fact that the retirees who have passed away are not reported on a regular basis."* —Cody WY  
[Bill Alsdorf sends retiree obituaries weekly via email. Send your request to be added to the weekly email to Bill at: [auswr@q.com](mailto:auswr@q.com). Future editions will be more timely in publishing the list of those members who have passed.]

*"My husband passed away in January. The article, "What to do when a retiree dies" was very helpful to me and my family in getting things done in a timely manner. Jim Heinze was most helpful regarding an insurance question that I had — so much nicer than a recording!"* —Denver CO

*"At age 93, I read a lot."* —Hotchkiss CO

*"Great job—glad Curtis extended his contract —great guy."*  
—Canon City CO

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"As a retiree and spouse who have a pre-1991 surviving spouse living with us, we very much appreciate information on what surviving spouses can expect regarding benefits. Many thanks for the great information and service that the newsletter provides. The work you do is very much appreciated."  
—Littleton CO

"We especially like the page giving the various contact numbers for death benefits —thank you." —Thermopolis WY

"Great job—Thank you!! —Denver CO

"Thanks for all you do !!" —Littleton CO

"I still get and read the Retiree Guardian and enjoy every article in it." —Mesa AZ

"Thank you very much for all you do!!" —Lakewood CO

"Great job everyone, thank you." —Cheyenne WY

"I enjoy reading about "yesterday's" stories. Look forward to it!"—Lakewood CO

"Thank you for all that you do. All of you do a great job." —Colorado Springs CO

"Tis good that Curtis keeps track of our benefits." —Mesa AZ

"Keep up the good work." —Colorado Springs CO

"Love it!" —Howard CO

"Great Job. Thank you so much for your work. —Surprise AZ

## Treasurer's report for 2014

**by Bill Campbell,  
AUSWR CO/WY  
Treasure Receipts/Budgets**

This is a summary of activity to update the membership on the status of the Association's financial picture.

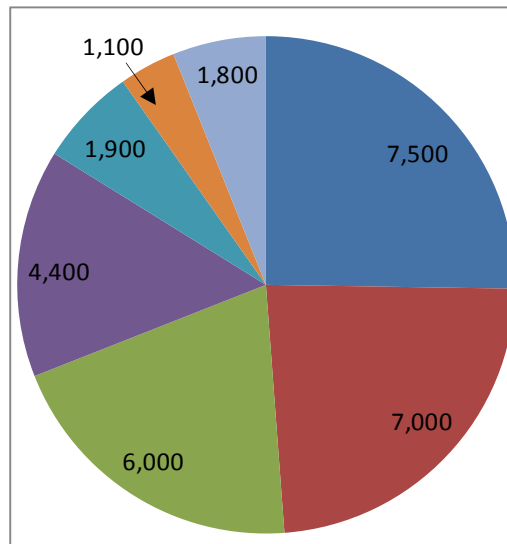
Membership dues during 2014 provided \$10,100 and donations added \$4,400.

Expenses for 2015 are estimated to be approximately \$39,000.

For most items, e.g. the *Retiree Guardian*, annual meeting, etc., --the year 2015 looks similar from a budget standpoint. This estimate includes \$12,000 to provide on-going legal coverage by Curtis Kennedy and \$4,000 for NRLN support. Income is expected to be about \$12,600.

Carrying our estimates forward, funds should last through 2016 and into the middle of 2017.

You have been extremely generous in your support of the organization over the years and the Board of Directors thanks you.



*Retiree Guardian* newsletter printing & mailing (\$7,500)  
NRLN donation support (\$7,000)  
Annual meeting expenses (\$6,000)  
Colorado/Wyoming SHIP health care assistance; Telecommunication History museum donations (\$4,400)  
Database administration, letters, maintenance (\$1,800)  
Administrative expenses (\$1,900)  
Liability insurance (\$1,100)

Your support and interest is still needed to carry on as long as the funds will last.

Of course, there are many decisions yet to be made about the future of the Colorado/Wyoming association by the Board of Directors.

The *Retiree Guardian* newsletter will keep you informed of these decisions and what the future holds.

**—Bill Campbell**



# Medicare News

by **Barbara Wilcox,**  
**Health Care Specialist**  
**AUSWR Colorado/Wyoming**

*If you have questions about Medicare or health care that you would like to have answered in future Retiree Guardian articles, please contact me at Email: [BMW@mho.com](mailto:BMW@mho.com) or 303-377-5761.*

## **Permanent “Doc Fix” passed by Congress and signed into law by the President**

The new law gives doctors and other health care providers pay increases over the next five years, ending years of uncertainty by doctors about how much Medicare will pay them.

During the next five years, the Secretary of Health and Human Services (HHS) will develop new “Merit-based” payment methods based on “quality, value and accountability,” drawing on what has been learned from experimental payment methods over the past years.

Dropping the former payment method known as the SGR (sustainable growth rate) formula passed in 1997, removes one of the reasons doctors give for limiting the number of Medicare patients or dropping out of the Medicare system,

Retirees on Medicare will have greater confidence that our doctors will continue to be there for us. This law was a bi-partisan effort, led by House Speaker John Boehner and House Democratic Leader Nancy Pelosi.

For more information, see the Kaiser Health News article by Mary Agnes Carey, *FAQ: Congress Passes A Bill To Fix Medicare’s Doctor Payments. What’s In It?* on our website: [www.AUSWR.org](http://www.AUSWR.org)

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## **Medicare “doc payment” bill doesn't fix therapy caps**

Many senior organizations, including the NRLN, supported efforts to remove the annual caps covered under Medicare Part B, that Medicare imposes on outpatient physical therapy, occupational therapy and speech therapy.

These therapies are often vital in the recovery from stroke, accidents, Parkinson’s and MS.

An amendment was proposed to the “Doc Fix” bill (*see above*) that would have removed the caps, but that amendment failed by two votes. And as one member of Congress stated, “arbitrarily capping vital rehabilitation services would likely cause Medicare beneficiaries to delay necessary care, assume higher out-of-pocket costs and disrupt the continuum of care for many seniors and individuals with disabilities.”

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## **Medicare begins on-line publishing of hospitals’ quality ratings**

Over the past few years, Medicare has been collecting, and publishing quality measures of various types of health care providers . On April 16, 2015 Medicare added patients’ quality ratings of hospitals to its “Hospital Compare” tool on its [www.Medicare.gov](http://www.Medicare.gov) web site.

This new information is in addition to the hospital data already in the Hospital Compare tool.

The new ratings come from questionnaires filled out by patients, and include such things as

- how well doctors and nurses communicated,
- how responsive the staff was to the patient’s needs,
- how clean and quiet the hospital was, and
- how well the patient was prepared for post-discharge care.

Star ratings, from one to five stars, summarize the results for each hospital.

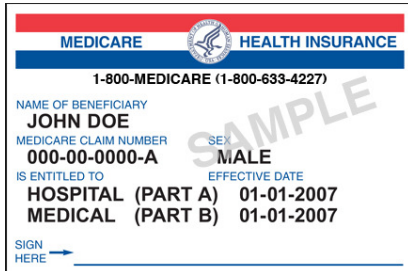
This is similar to the star ratings that have already been in effect for Medicare Advantage Plans, dialysis facilities and nursing homes.

Links to the ratings of the various types of health care providers can be found on the home page of [www.Medicare.gov](http://www.Medicare.gov). When using these ratings, it is important for you to read about what goes into them. The inputs are different for the different types of providers.

*You need to do it yourself—*

# If you are turning 65 soon

*by Barbara Wilcox, Health Care Specialist  
AUSWR Colorado/Wyoming*



## Medicare

You probably know that you will be eligible for Medicare at age 65. But, how do you get your Medicare card?

You may not know that it is the Social Security Administration (SSA) that actually issues the Medicare cards. If you are already drawing Social Security benefits, or are applying to start your Social Security benefits at age 65, then SSA will automatically send you your Medicare card, usually in the third month before your birthday month.

**If you are not drawing Social Security benefits at age 65, you must be proactive and apply for Medicare.** In some instances, delaying your application for Medicare may cause you penalties in the future.

You can apply online at [www.socialsecurity.gov/medicare/apply.html](http://www.socialsecurity.gov/medicare/apply.html), call Social Security at 1-800-772-1213, or go to your nearest Social Security office.

You can apply as early as the first day of the month that is three months before your birthday month. Apply early, because you can't purchase any Medicare-related insurance unless you have your Medicare card.

When you fill out the application, answer all questions as if you were already 65, even though you are not quite 65 yet, i.e. when it asks if you currently have health insurance, answer "No."

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## Your CenturyLink Pension

Are you eligible for a deferred pension from CenturyLink beginning at age 65?

Maybe you retired several years ago without a pension, but are eligible for a pension when you turn 65.

**You must contact the CenturyLink Service Center at 1-800-729-7526 and ask for your pension payments to begin.**

CenturyLink does not automatically start your pension payments when you turn 65.

**REMEMBER:** If you encounter problems when you contact the CenturyLink Service Center, you can call your state Retiree Advocate for help and advice as listed on the chart below.

### Retiree Advocates can help you if you have questions or problems

***AFTER you call the CenturyLink Service Center at 1-800-729-7526***

**If you live in:**

**Your Retiree Advocate is:**

Arizona	Martha Deahl	602-504-6774	marthadeahl@gmail.com
Colorado, Nebraska, North or South Dakota or Wyoming	Jim Heinze "	303-442-1831	jjonrr@ecentral.com
Idaho or Montana	Shirley Moss	208-342-3449	samoss05@q.com
Iowa or Minnesota	Barb Hermanson	763-757-4985	brbrhr@msn.com
New Mexico	Cassie Kelley	505-298-8666	cassiek@comcast.net
Oregon or Washington	Shirley Jones	206-368-8686	benefit65@clear.net
Utah	Dick Johnson	801-963-6220	dickie1934@hotmail.com
"	or Byron Lemmon	801-295-4653	bylemmon99@msn.com



Telephone people tell their stories—

## “Person-to-Person”

by Don Warsavage, AUSWR Colo Wyo



**Chet Lund retired from Northwestern Bell in North Dakota on January 1, 1986. We thank him for the following contribution:**

It was mid-summer in the late 1950's. Chet Lund, lineman for Northwestern Bell, and four of his mates, plus their foreman were trudging down the railroad tracks eight miles north of

Minot, North Dakota. They were sweating with their efforts, carrying hand-lines, slack blocks, two-pound hammers, hand drills, safety belts and straps; not to mention lag screws, nails, coils of wire, brackets and insulators.

“The Minot to Portal” toll line ran for nearly a hundred miles alongside the tracks. Poles carried two cross arms of copper wire and the long-distance conversations between cities. Along with other crews, they were re-transposing four wires on the top cross arm. Transposing required the four wires to be passed over each other at specific intervals to improve transmission. Every pole had to be climbed. The job would take weeks.

There was a work ethic involved. Each lineman took his turn climbing, no matter the condition of the pole. A clean pole with no cracks, not too tall and perfectly vertical or a ninety footer leaning sharply with long splits and splinters—either way, it was “your” pole. You climbed it, did your work and came down.

Things were going well, no mishaps, smooth work on top. Chet, Bob, Vic, Ben and their boss, Richard were professionals. The next view though, brought them to a halt. Three straight poles with reflections, glimmering out of a soft, muddy, swamp-like mire, as if they had grown from the swampy water. Two of the poles were at each edge, but the center one was smack in the middle of the unexpected slough. It was Ben's pole. They considered it for a while, especially Ben who'd determined it was maybe hip deep at the base.

This required discussion. Suggestions and counter-proposals were made. A plan emerged. Odd scraps of lumber and some railroad ties were scattered along the edge of the tracks, probably left there by the Great Northern Railroad. The men clustered on their knees and

took action, pounding nails, fitting some odd boards and rejecting others.

This crew of linemen manufactured a raft. They lugged, dragged and shoved it to the edge of the water.

Two lay-up sticks were fastened together making a ten foot pole for Ben to propel the raft. His shoulders were loaded down with equipment. The pouches on his belt were filled with tools. His pole-climbing gaffs were strapped on his boots. Hand lines were attached to the raft. Pushing himself forward through the swampy water on a hot summer day, it was Tom Sawyer or Huckleberry Finn, aka Ben.

Chet, a veteran rafter from his youth, assured Ben that the raft would not sink, although heavy with creosote-treated ties, along with Ben's weighty self. As he sluggishly approached the pole to be climbed, the water rose-up to Ben's ankles. Ben, not a veteran rafter, decided it *was* sinking, so he leaped at the pole hoping to jab his climbers into the wood, then climb the pole. He missed. Spontaneous comments erupted from all the men. As Chet recalls they were stronger versions of, “Aw shucks.” But Ben's splash revealed another relevant fact: the muddy mire was much more than hip deep.

As his mates watched from shore, Ben hauled himself from the swamp and climbed into position at the top of the pole. With the water from Ben's soaked clothing dripping down the wires below, and running in rivulets down the pole, he successfully completed this unforgettable four-wire transposition.

Back then, railroads tied the country together with passenger trains that earned their famous names: The Great Northern's: “The Dakota,” The Illinois Central's: “City of New Orleans,” The CB&/Q's: “California Zephyr.”

And the Bell System hard-wired cities together with their famously-named toll lines: “The Denver-Salt Lake,”; “The Salt Lake-San Francisco,” as well as, “The Minot to Portal.”

Chet's tale is just one of so many stories about what it took to build and maintain the best telephone system in the world in its day.

For Ben, he didn't bother with the raft on the way back. He slogged heavily through water all the way out—and the men continued their work. At the end of the day Ben showered, and one of the men suggested, “It was about time he cleaned up his act.”

**—Tell your stories to Don,  
and he will write them  
with you for a future  
edition of our newsletter.**

**Don Warsavage:  
[oldsavage14@gmail.com](mailto:oldsavage14@gmail.com)  
Phone: 303-776-7782**



# We remember our losses...

*..members we lost during the last year.*

Adams	Therese Marie "Terry"	Cheyenne	WY	Mattson	Marilyn Ruth	Denver	CO
Appelhans	Jack S	Arvada	CO	McCaw	Stuard B	Cincinnati	OH
Aronson	Burnell J	Arvada	CO	McCray	Doris Caroline	Pueblo	CO
Benge	Sylvus Harley	Cheyenne Wells	CO	Meyers	Thomas	Olympia	WA
Bodhaine	Richard A "Dick"	Broomfield	CO	Mogck	James G "Jim"	Escondido	CA
Bruner	Charles F "Chuck"	Arvada	CO	Montemayor	Ronald N	Northglenn	CO
Burton Jr	Lloyd Earl	Mesa	AZ	Moore	Hilliard Harris	Aurora	CO
Carter	Bonnie Helen	Golden	CO	Motika	Robert S	Denver	CO
Condrey	Willie H	Englewood	CO	Mueller	Corinne	Arvada	CO
Connor	Thomas	Westminster	CO	Neathammer	William	Golden	CO
Cramb	Donald "Don"	Denver	CO	Patterson	Janice Rose	Denver	CO
Decker	Joan R	Yuma	AZ	Paulsen	G Forrest	Colorado Springs	CO
Dietz	Leonard Paul	Henderson	CO	Peace	Marion C	Aurora	CO
Drennen	Lloyd A	Fountain Hills	AZ	Russomanno	Carol V	Chandler	AZ
Fisher	Bernadel R	Wray	CO	Sandeman	Robert C	Westminster	CO
Goddard	Marian	North Las Vegas	NV	Schade	Roger D	Highlands Ranch	CO
Gregory	James Ralph	Sierra Vista	AZ	Shaffer	V Darryl	Arvada	CO
Gremel	Delmer Richard	Boulder	CO	Sjoden	Thomas Francis	Evergreen	CO
Grimes	Charles P "Chuck"	Denver	CO	Springer	(Julie) Ann	Breckenridge	CO
Hantschel	Dieter	Delphi	IN	Steffen	Glen Lester	Fort Collins	CO
Heaslet	Gary	Centennial	CO	Sullivan	Vivian	Denver	CO
Hennessy	Marilyn	Colorado Springs	CO	Trevithick	Gloria	Federal Heights	CO
Jackson	Richard Earl	Pueblo	CO	White	Eugene E	Atascadero	CA
Lowell	Mildred G	Castle Rock	CO	Yost	Drexel	Wellington	CO
Maroney	John "Jack"	Pueblo	CO				



Bill Alsdorf sends retiree obituaries weekly via email, including more information about the retiree. To join the email list, and receive Bill's weekly messages, send your request to Bill at his email: [auswr@q.com](mailto:auswr@q.com).

You can send your information about a member who has passed away (please include the date and newspaper source of the obituary) to Bill.

Future editions will be more timely in publishing the list of those members who have passed.

**ANNUAL DUES: \$5** AUSWR Colorado/Wyoming Application —PLEASE PRINT—

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Last name: \_\_\_\_\_ First name: \_\_\_\_\_

Dual membership: Last name: \_\_\_\_\_ First name: \_\_\_\_\_

Mailing address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip code: \_\_\_\_\_ - \_\_\_\_\_

Phone: \_\_\_\_\_ E-mail: \_\_\_\_\_

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Area Rep: \_\_\_\_\_ Membership: \_\_\_\_\_ Financial: \_\_\_\_\_ Legislative: \_\_\_\_\_ Media Relations: \_\_\_\_\_

Other (describe): \_\_\_\_\_

I retired from (Name of company): \_\_\_\_\_ Date: \_\_\_\_\_

Spouse retired from (Name of company): \_\_\_\_\_ Date: \_\_\_\_\_

I own CenturyLink stock: Yes: \_\_\_\_\_ No: \_\_\_\_\_

Please mail your check for \$5 to: AUSWR CO/WY, PO BOX 27027, DENVER, CO 80227-0027

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**CHANGES TO ADDRESS, PHONE NUMBER OR E-MAIL ADDRESS**

If you have a change in your name, mailing address, phone number, or e-mail address, please use this form.

- **ALSO** on the back page of this newsletter, your membership expiration date is included on the mailing address. If your expiration date is near, use this form to submit your annual dues.
- **IF YOU KNOW** of any prospective members who have not yet joined the Association, please provide them with a copy of this **Membership Application** form, or have them contact John Rommelfanger, Colorado President, at 303-475-8225. A copy of the form also can be printed from our web site at: [www.AUSWR.org](http://www.AUSWR.org).

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Denver, CO 80227-0027

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## Denver-area Medicare 101 Classes

Upcoming Medicare 101 classes in the Denver area.

**Wednesday, July 22, 2015**

**1:30-3:30 PM**

CWA Local 7777

2840 S. Vallejo, Englewood, CO 80110

**Monday, October 19, 2015**

**9:30-11:30 AM**

Aurora Central Library,

Small Community Room

14949 E. Alameda Pkwy. Aurora, CO 80122

You don't live in the Denver area, and you would like to attend a class closer to home? Please contact me to let me know. If there is enough demand, we may be able to schedule classes in places such as Colorado Springs, Grand Junction or Cheyenne.

These classes are geared toward Post-1990 retirees who will be 65 soon, or are going on Medicare for any other reason, such as being on Social Security disability for two years.

But, anyone interested in Medicare, and how it interfaces with CenturyLink retiree health benefits is welcome. The classes are a collaboration between AUSWR CO/WY and the State Health Insurance Assistance Program (SHIP)—and they are free of charge. CenturyLink Human Resources personnel are often present to answer questions, depending upon their availability.

**To sign up or for questions about the  
classes, contact Barbara Wilcox  
303-377-5761 or e-mail: [BMW@mho.com](mailto:BMW@mho.com)**