

Engineering Retirees Society

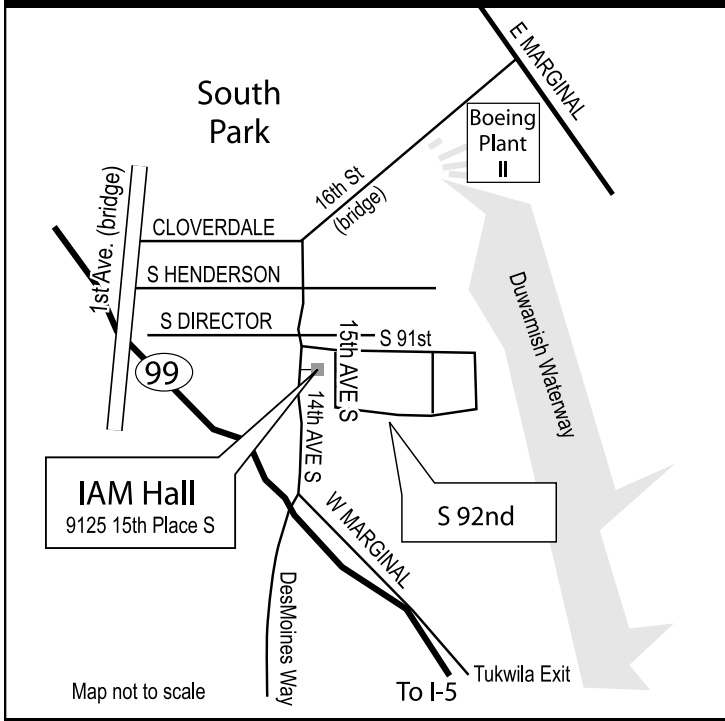
Quarterly Meeting

The next quarterly meeting will be Thursday, March 4 at the IAM Hall at 12:30 p.m. Come early - noon - for sandwiches, coffee and other goodies.

Featured speaker

The guest speaker for this quarterly meeting was not yet arranged due to the time crunch that the new president had with the trip to Washington, D.C., for NRLN and other personal events. Look in the ERS website for the latest information.

HOW TO GET THERE



Investment meetings

Investment group meetings are held at the SPEEA office in Tukwila at 12:30 p.m. Sandwiches, chips, cookies, and drinks are provided at noon. Join us for the free lunch! The next meeting is March 18. Bring your partner, spouse and friends and join us for the next meeting.

- Dave Watt, Investments

Elected officers are:

President	DAVE WATT 425-868-5603
Vice President	DWIGHT ROUSU
Secretary	JIM EWING
Treasurer	ED STANLEY
Steering Board Chair	DAVE HUNTMAN 425-868-0961 davidhuntman@verizon.net
SPEEA Contact	Dawn Hanks dawnh@speea.org

The current appointed Committee Chairs and Reps as follows:

Badges	Tom Mechler
Communications (website)	David Westman/ Ken Frazier
Finance	Stuart Buchan
Governing Doc.	Ken Frazier
Insurance	Dick Ferguson
Investments	Dave Watt
Membership	Joe Gregg
Nominations & Elections	OPEN
NRLN/ARA Liaison	Dave Watt
Pension	David Westman
Programs	Dave Watt
Refreshments	John Meeker
Service	Gary Palmer
Social	Dave Huntman
SPEEA Liaison	Dick Ferguson
Sunshine	Charles Hennig
Taxation	OPEN
Travel	Gary Palmer

We wish to thank all the people who fill chair positions and invite others to apply for those that are not yet filled.

Message from the President

As you can see from the above information, Dave Watt was elected to fill the remaining term of Ken Frazier – one year, and Dwight Rousu is the new vice president, replacing Dick Ferguson.

Dwight, Ed Stanley, treasurer, and Dave Huntman, steering board chair, will each serve for the next two years.

- Dave Watt, president

ERS online

The ERS web site is up and functioning. Contacts, newsletter, bulletins, minutes of Board and general meetings and more are all now online. Easy to access. Just go to:

ENGINEERINGRETIRES.ORG

Then click on "ENTER WEBSITE HERE." From there, you just choose what you want to see, such as 'NEWSLETTER', and you will see the most up-to-date information.

Also the National Retirees Legislative Network (NRLN) website may be accessed from our site.

Now that we are online, all members with e-mail addresses on file will receive an e-mail stating that the newsletter has been posted to the web site for viewing. This is about half of the membership. The savings will be about \$400 per quarter by reducing the number of newsletters mailed by 50%.

Please make sure that we have your current e-mail address.

The following people's e-mail addresses were bounced at the last e-mail mailing: John Eberly, Leon Hill, James Jollimore, Sandra LaGrone, Unn Maeland, John Monk, Linda Makela, George Smith, George Swinford and Frank Utley.

Would you please send Ken Frazier your correct e-mail address at kfraziersr@comcast.net. I apologize if it is due to my typing. I do seem to hit the wrong keys too much. You will be getting a new assistant web master next month.

- Ken Frazier, assistant web master

PASSAGES

Charles C. Ling of 12900 NE 71st, Kirkland, passed away.

Sheridan T. Bracken passed away. His address was P.O. Box 858, LaCenter, WA 98629-0851.

William R. Davies, Member No. 1484, passed away Jan. 15, 2009

Glen E. Miller, (wife Delma J.) passed away (approximately) Oct. 21, 2009. The widow's address is P.O. Box 54196, Redondo, WA 98054.

Edward A. Delanty, (wife Myoko U.) passed away during October 2009. The widow's address is P.O. Box 78326, Seattle, WA 98178-0326.

Matt Ferriole, a member of ERS and a colleague, passed away Aug. 4, 2009. Matt had a degree in mechanical engineering, but worked at Boeing for 33 years, primarily as an electrical engineer.

ERS budget

INCOME:

Yearly Dues - - 700 at \$15	\$10,500.00
Plus 20 at \$15	\$300.00
Interest on Savings and C.D.s	\$425.00
Total Income	\$11,225.00

EXPENSES:

Annual State Registration	\$10.00
Badges	\$60.00
Breakfast Meetings	\$255.00
Capital Equipment	\$0.0
Charities	\$425.00
Committees	\$215.00
Communications Webpage	\$220.00
Contingency Fund	\$200.00
Hall Rental	\$315.00
NRLN Dues	\$2,100.00
NRLN DC Meeting	\$1,600.00
Refreshments - All Meetings	\$1,500.00
SPEEA - Governing Documents	\$900.00
SPEEA - Newsletter & Dues Mailings	\$3,500.00
Steering Board Expenses	\$500.00
Total Expenses	\$11,800.00
Deficit Spending	(\$575.00)

Submitted by Dick Ferguson / Ken Frazier - Nov. 19, 2009

Reminder on e-mail

We have had some revisions and additions to the e-mail lists sent in. Will all members please continue to inform us of their correct e-mail address so that we may further update our records? Now that we have a website, it is expensive to have e-mails returned due to non-delivery.

(As always this data is not made available to the public for any reason, unless we have your express permission!!)

Contact points for the above are Ken Frazier and Dave Huntman.

Retirement - tax change

Retirement: Don't forget the tax change for the year 2009 presented by the fact that you may not have taken the minimum withdrawal out of any I.R.A. investment you have. For the year of 2009, the minimum withdrawal was suspended. The elimination of mandatory withdrawals for that year could present breaks for investors.

- The Editor

National Retirees Legislative Network (NRLN)

The following article refers to the the legislative agenda which was the major focus at the National Retirees Legislative Network (NRLN) 2009 annual meeting. The article highlights the guest speakers and refers to the NRLN Grassroots Network, which includes ERS email addresses. The need to respond to Grassroot alerts within the first 24 hours is urged.

An alert went out to e-mail addresses recently. If you didn't receive the alert, you need to send ERS your latest e-mail address, so we can correct the problem. I found out that I was not getting e-mail alerts because NRLN had my first name wrong. Responding to alerts with e-mails to our legislators is the most powerful tool ERS and NRLN have for lobbying Congress to protect retirees' pensions and benefits.

The trip report for the NRLN annual meeting, held in Washington, D.C., from Jan. 13-15, 2010, is now on the website. ERS members are urged to review this information.

- Dave Watt

Legislative Mission Statement: The NRLN is the only U. S. organization dedicated exclusively to restore and advance both income and health-care benefits for current and prospective retirees through legislative action only.

NRLN Legislative Agenda – 2010

CONTENTS

Protection of Defined Pension Plan Assets from Use in Corporate Restructuring: Support new legislation, likely an amendment to ERISA, that would stop corporate use of pension assets to pay lump-sum severance or layoff payments and/or other enhancements to selected defined pension plan participants. Plans bargained by unions and subject to terms of a collective agreement would be exempt from this legislation. Such lump-sum severance or layoff payments are typically granted to 10% or fewer of the total plan participants. They take the form of incentives designed to get retirees to retire early and are usually offered in exchange for a waiver of rights by older workers. This limits the company's age discrimination liability, and dilutes defined benefit pension plan assets. Use of pension plan assets in this fashion thus benefits shareholders, not plans' participants, and should not be paid from pension trusts.

Examination of the underlying nature of these costs reveals they are corporate restructuring costs to be borne by shareholders, not by defined benefit pension plans. Accrued vested assets of plan participants should not be raided. Non-union plan participants have no bargaining power to limit corporate power and are entitled to this proposed ERISA protection. This highly questionable practice has led to under-funding or near under-funding of defined benefit pension plans and thus directly increases the risk of under-funding and

PBGC takeover where plan liabilities have outgrown assets and/or equity markets have tumbled.

The IRS and federal courts have allowed companies to hide behind current pension law to use defined benefit pension plan assets to pay such lump-sum bonuses and, to date, Congress has allowed this practice to continue. The NRLN believes that such lump-sum severance or layoff payments should properly be treated as a corporate expense, payable out of the corporation's own assets, not as a pension benefit paid out of defined benefit plan assets. Longtime ERISA and tax lawyers and congressional staff have resisted legal changes in this area, arguing that plan sponsors have always been allowed to treat such expenses as pension benefit payments. This sacred cow-type thinking is not in keeping with the intent of ERISA, the 2006 Pension Protection Act or the vested rights of defined benefit pension plan participants.

We urge creation, sponsorship and passage of a bill that limits the ability of a company to tap pension assets to pay for what properly should be considered restructuring expense.

Acquisition of Defined Pension Plans by High Risk Third Parties: Additional amendments to the Pension Reform Act of 2006 must

- a) Protect defined pension fund assets from being bought out by management firms, hedge funds, or other high risk third parties
- b) Must protect integrity of Defined Pension funds against schemes designed to enhance corporate profits.

Misuse of Defined Pension Plans to Enhance Executive Deferred Compensation (Qserp): Pension Protection Act of 2006 must reaffirm IRS rules that state that Defined Pension Plans "must not discriminate in favor of highly compensated employees." If a company desires to provide enhanced supplemental deferred compensation, it must do so without any tax advantages gained through Defined Pension Plans.

The use of plan assets as indicated above effectively constitutes reversions that place pension security at risk and deny participants the opportunity to benefit from IRS Sec 420 transfers to pay for health care and preclude COLA consideration.

Foreign Takeovers: The Pension Protection Act of 2006 must be modified to provide additional protection to insure protection of existing pension plan assets (and health care benefits) from exhaustion by foreign country corporations and would require them to fully fund pension plans.

Reservation of Rights Survivors Option: Many retirees made retirement plans based on company promises to pay a death benefit and/or an insurance plan to sur-

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living spouses. As such, many retirees did not take a reduced pension option providing a pension to the spouse of the retiree. Many companies later eliminated, or lowered, the death benefit under the guise of 'Reservation of Rights' provisions. The NRLN supports legislation requiring such companies to allow retirees to opt for the Pension Survivor's Option at actuarial rates going forward.

HEALTH CARE PROTECTION

EEOC Rule: The NRLN believes the final ruling issued by the EEOC on Dec. 26, 2007, allowing any employer to cancel earned health care benefits to all Medicare eligible salaried retirees is discriminatory and must be reversed by congressional action directly or through mandating MCP payments and / or creating solutions through Medicare reform and/or other health care legislation.

Corporation-Provided Retiree Health Care: The NRLN supports incentives to continue corporate retiree health care benefits so that it is provided to all eligible retirees including those receiving Medicare benefits.

Company Benefits Bundling: The NRLN urges legislation to prohibit companies from forcing retirees to choose between company pre-determined bundles of plans or none of their sponsored health care and prescription drug plans. This bundling practice holds retirees hostage to company plans that may be more expensive than commercially available plans.

Encourage Retention of Corporation-Provided Health Care for Retirees: Support new legislation that would increase the Medicare Part D prescription plan subsidy paid to employers who offer better coverage than required for equivalent coverage in Part D, and who agree to maintain their current plans.

HEALTH CARE REFORM

Maintenance of Cost Payments (MCP): In the event that a corporation cancels or reduces all or part of a retiree's health care benefits, including those that are ancillary such as life insurance, prescription drugs, long-term care and other benefits, the employer would be required to pay to the retiree the amount the corporation had been paying on behalf of the retiree and eligible dependents, adjusted for retiree participation in Medicare, at the time of a partial or full cancellation. Companies would be entitled to tax credits as an offset against dollars paid. Retirees could use such funds to purchase supplemental insurance from employers or third-party providers but employers would be required to continue to make available and pay administrative costs for self-insured or contracted group plans.

Oppose Taxing Health Care Benefits. The NRLN op-

poses health care reform proposals to tax Americans on the value of health care benefits received from employers. The portion of premiums paid by employers is currently treated as a tax-free benefit to employees and retirees. Eliminating the tax-free status or replacing it with a tax credit or deduction of employer-sponsored health care benefits is wrong and does grave harm to retirees.

National Health Care: The NRLN endorses the five recommendations of the National Coalition on Health Care.

- (1) Coverage for all Americans
- (2) Effective cost management
- (3) Improvement in the quality and safety of health care
- (4) Equitable financing
- (5) Simplified administration

The NRLN is opposed to any health care legislation which might create an incentive for corporations to drop retiree health care while not providing equivalent coverage at a cost comparable to that paid by retirees for such pre-existing health care coverage.

MEDICARE REFORM

Changes to Medicare A & B:

- The addition of Catastrophic Coverage, setting a dollar limit on out-of-pocket payments.
- Modification of the Sustainable Growth Rate formulation to provide adequate compensation for medical providers to assure availability of Medicare accepting physicians.
- Permit Medicare buy-in for retirees between ages 50 and 64 at an age-adjusted premium.

Prescription Drug Legislation:

- NRLN supports legislation [*] to prohibit brand name drug companies from compensating generic drug companies to delay the entry of a generic drug into the market.
- NRLN supports legislation to amend the Federal Food, Drug, and Cosmetic Act and Homeland Security regulations with respect to the importation of prescription drugs, and for other purposes. * S. 369 and H.R. 1706 and introduced in the 111th Congress
- NRLN supports legislation to close and/or eliminate the Medicare Part D prescription drug 'donut hole'.
- NRLN supports legislation to allow competitive

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bidding for prescription drugs under any federally supported health programs.

- NRLN supports legislation allowing sale of health insurance plans across state lines.
- NRLN supports the elimination of pre-existing condition restraints to private insurance eligibility.
- NRLN supports medical malpractice tort reform as a means of controlling medical care costs.

BANKRUPTCY REFORM

Current bankruptcy laws do not offer clear-cut rules that assure equal treatment to retirees who lose their pension and health-care benefits as provided to "Secured Creditors." Bankruptcy courts have stymied retirees from making claims under Section 1114 rules by ruling for companies because they can establish the existence of a Reservation of Rights (ROR) clause.

Bankruptcy Law Proposed Changes: Require that companies must provide retirees with an updated list of all retirees and that it must be updated throughout Chapter 11 proceedings.

- Disallow company Reservation of Rights (ROR) clauses as reason for denying retirees' rights to a Section 1114 Committee.
- Mandate Section 1114 Committee within 60 days of Chapter 11 filing date.
- Permanently increase the Health Coverage Tax Credit (HCTC) payment from 65% to 80% (post stimulus).
- Require pension plan sponsors to fund underfunded plans after passage of 386 days from date of filing for Chapter 11.

PENSION BENEFITS GUARANTEE CORPORATION (PBGC) REFORM

The PBGC currently treats changes in the annual earnings limits, mandated by Congress, as modifications to the pension plans themselves, and has applied the lowest annual earnings limit during the five-year look-back period when calculating retiree benefits. These changes result from applying IRS code changes under sections 401 (a) and 414 (b).

Current PBGC rules permit the disqualification of certain retiree vested pension benefits if granted within a five-year window prior to pension plan termination. The result has been the loss of retiree vested benefits that should be protected by ERISA.

PBGC Rules and Regulations Proposed Changes:

- The PBGC shall use the Defined Benefit Plan income and pension benefit limitations defined in IRS codes 401 (a) and 415 (b) in effect on the date of the plan termination when calculating the pension benefits payable under Prior-

ity Category Three (PC3). These changes shall be retroactive and apply to all defined benefit plans terminated after Sept. 11, 2001.

- PBGC rules be modified to require the PBGC to use the retiree's age and length of service used to determine his/her benefit at retirement or plan termination, whichever is higher, when calculating and determining the PBGC pension benefit.
- PBGC rules used to calculate or otherwise determine PBGC pension benefits (4010 filings), including those used to determine the termination values of plans must make public the accounting assumptions between ERISA fund reporting and the PBGC plan-termination-funding calculations as well as full disclosure of all 4010 filings and calculations upon request.
- Amend the PBGC reporting structure so it is accountable to one federal department.
- Raise to 'Administrative Status' retiree claims to assets in bankruptcy filings.

SOCIAL SECURITY REFORM

The view of the NRLN is that the Social Security system is not broken. Congress must decide to keep its promises and honor the terms of the present system that it is guaranteed for life and adjusted for inflation. As stated above in Section 6, the NRLN supports legislation to amend tax codes to eliminate all federal and state taxes on all Social Security income.

TAX REFORM

Deductibility of Health Care Costs Support new legislation that enables health-care premiums (including Medicare premiums) to be tax deductible, similar to the way health-insurance premiums for workers and self-employed individuals are deductible. Such deductions would be exempt from the 7.5% (AGI) limitation.

Health Savings Accounts (HSAs): Change IRS Code of 1986 to allow HSA funding directly from IRAs for all years, not one year, without tax penalties and limits on annual contributions.

Withdrawals To Pay Retiree Health Premiums: Support new legislation that enables tax-free and penalty-free withdrawals from 401k, IRA, SEP and other qualified accounts to pay for retiree health-care premiums.

Alternate Minimum Tax: Support legislation to stop double taxation of middle class by raising the threshold level and indexing to inflation.

Taxing Social Security Income: Support legislation to amend the tax codes to eliminate federal and state

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National Retirees Legislative Network (NRLN) ...

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taxes on all Social Security income and/or allow a tax credit for taxes withheld.

401-k / IRA Mandatory Distribution Requirement from 70 ½ to age 75: Support legislation that will defer mandatory withdrawals from retirement saving accounts from 70½ until age 75. This will allow retirees to avoid selling of stocks at depressed prices during market declines. Also allows losses to be taken if such is the case on post-tax retirement accounts where withdrawals are made.

ERISA

The Employee Retirement Income Security Act of 1974 is a body of laws regulating private industry employee pension and benefit plans. The NRLN urges congressional oversight to monitor federal court rulings; lobbying efforts of corporate organizations and/or state efforts that attempt to amend ERISA Act provisions that were enacted to protect earned benefits of beneficiaries.

- Robert Foresta, NRLN Vice President - Legislative Affairs (Oct. 19, 2009)
- Dave Watt, NRLN rep.

Sign up now – Join NRLN

Your ERS board recommends that you join the NRLN as an individual member. You will receive their newsletter in a more timely fashion than is possible when we reprint it in this newsletter. It will keep you up-to-date on their activities on your behalf. It is an organization that works for, and lobbies for, all retirees and for future retirees. Please give serious thought to joining!

For more information, call 1-866-360-7197 or go to their website at www.nrln.org.

Precis of minutes for the December quarterly meeting

ERS President Ken Frazier called the meeting to order at 12:33 p.m.

Good of the Society: There were no special announcements. New members were John Jordahl and John Neller. We had one visitor, Joe Zabinsky.

Minutes: The minutes of the September 2009 meeting were available in printed form and were approved as printed.

President's Report: The Society gained 41 new members in 2009. Ken also told us he was resigning as president but would continue to work in the Society, and that he and Dick Ferguson would attend Steering Board meetings.

Vice President's Report: He said that he was pleased

Precis of minutes for the December quarterly meeting

to see a younger member of the Society offering to serve as vice president. Dick also said that he had addressed 60–65 potential members at a pre-retirement meeting in November at SPEEA in Tukwila.

Treasurer's Report: Reported that the value of the Society's accounts was \$30,569.80 as of Dec. 3, 2009.

Steering Board Chair's Report: Reported that he had spoken to about 40 potential members at a pre-retirement meeting in Everett. Also reported that breakfast meetings had been held in three places for new retirees in order to recruit new members.

Election of Board Members: Dwight Rousu, Ed Stanley, and Dave Huntman were elected as vice president, treasurer, and steering board chair, respectively, for the 2010 to 2012 term of office. Dave Watt was elected as president for 2010 to 2011 to serve the remaining part of Ken Frazier's term. All positions are effective starting on Jan. 15, 2010.

Guest Speaker: Dave Watt introduced our guest speaker, Robby Stern from the Puget Sound Alliance for Retired Americans. He talked about healthcare reform and told us that real reform should take place in the near future. In 1966, for example, the AMA opposed Medicare; now, the AMA supports healthcare reform.

Robby then explained a few features of the House and Senate healthcare reform bills that apply to seniors on Medicare. The House bill includes closure of the Medicare Part D donut hole over a period of years and allows Medicare to negotiate drug prices with the manufacturers. The Senate bill protects our choice of providers by increasing reimbursement of doctors in Washington state and provides for free preventive care, including annual physicals without any co-pays. Also, the Senate bill eliminates the subsidies given to insurance companies for Medicare Advantage plans and will help Medicare reduce fraud and abuse.

Budget for 2010: Ken Frazier explained the ERS budget for 2010, which was printed on the back of the agenda (attached). The members voted to approve the budget without dissent.

Committee and Rep Reports: Dave Watt suggested that anyone who wanted to communicate their ideas about health-care reform with a senator or representative go to the NRLN Web site and use Capwiz to send an e-mail. Suggested form letters for this purpose are available at the NRLN Web site. He is assembling an ERS legislative committee to work with SPEEA on issues of importance to retirees. Dave said that the next investment meeting would take place on Jan. 21 and that the speaker would be Val Gurin from Edward Jones.

Insurance Chair: He told us that the Boeing Aetna Medicare supplement was changing to be more like Medicare Part D.

Badges Chair: He said that 47 people were present at the meeting and that he had several badges available.

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Precis of minutes for the December quarterly meeting

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Governing Documents Chair: He read the proposed revision to section 4.0 of the Constitution and the members voted to approve the revision as published. Ken also read section 2.6 of the Policy Manual, which was added by the board.

The members then approved charitable donations of \$50 each to 10 worthy organizations.

Membership Chair: Sol Jacobson reported that we had a total of 912 members including spouses as of Dec. 2, 2009.

Gary Palmer told us that we could get on a cell phone "Don't Call" list by calling 1-888-382-1222.

Drawings were then conducted for eight poinsettias and two gift certificates.

The meeting was adjourned at 2:12 p.m.

Respectfully submitted,

James M. Ewing, Secretary

ON THE LIGHTER SIDE - Disorder in the American Courts

These are from a book called 'Disorder in the American Courts' and are things people actually said in court, word for word, taken down and now published by court reporters who had the torment of staying calm while these exchanges were actually taking place.

ATTORNEY: This myasthenia gravis, does it affect your memory at all?

WITNESS: Yes.

ATTORNEY: And in what ways does it affect your memory?

WITNESS: I forget.

ATTORNEY: You forget? Can you give us an example of something you forgot?

ATTORNEY: Now doctor, isn't it true that when a person dies in his sleep, he doesn't know about it until the next morning?

WITNESS: Did you actually pass the bar exam?

ATTORNEY: The youngest son, the twenty-year-old, how old is he?

WITNESS: He's twenty, much like your IQ.

ATTORNEY: Were you present when your picture was taken?

WITNESS: Are you shxxxing me?

ATTORNEY: So the date of conception (of the baby) was Aug. 8?

WITNESS: Yes.

ATTORNEY: And what were you doing at that time?

WITNESS: Getting laid!

ATTORNEY: She had three children, right?

WITNESS: Yes.

ATTORNEY: How many were boys?

WITNESS: None.

ATTORNEY: Were there any girls?

WITNESS : Your Honor, I think I need a different attorney. Can I get a new attorney?

ATTORNEY: How was your first marriage terminated?

WITNESS: By death.

ATTORNEY: And by whose death was it terminated?

WITNESS: Take a guess.

ATTORNEY: Can you describe the individual?

WITNESS: He was about medium height and had a beard.

ATTORNEY: Was this a male or a female?

WITNESS: Unless the circus was in town I'm going with male.

ATTORNEY: Is your appearance here this morning pursuant to a deposition notice which I sent to your attorney?

WITNESS: No, this is how I dress when I go to work.

ATTORNEY: Doctor, how many of your autopsies have you performed on dead people?

WITNESS: All of them. The live ones put up too much of a fight.

ATTORNEY: ALL your responses MUST be oral, OK? What school did you go to?

WITNESS: Oral.

ATTORNEY: Do you recall the time that you examined the body?

WITNESS: The autopsy started around 8:30 p.m.

ATTORNEY: And Mr. Denton was dead at the time?

WITNESS: If not, he was by the time I finished.

ATTORNEY: Are you qualified to give a urine sample?

WITNESS: Are you qualified to ask that question?

And the best for last:

ATTORNEY: Doctor, before you performed the autopsy, did you check for a pulse?

WITNESS: No.

ATTORNEY: Did you check for blood pressure?

WITNESS: No.

ATTORNEY: Did you check for breathing?

WITNESS: No.

ATTORNEY: So, then it is possible that the patient was alive when you began the autopsy?

WITNESS: No.

ATTORNEY: How can you be so sure, doctor?

WITNESS: Because his brain was sitting on my desk in a jar.

ATTORNEY: I see, but could the patient have still been alive, nevertheless?

WITNESS: Yes, it is possible that he could have been alive and practicing law.

Welcome

The newsletter has an area where the names of any new members are stated.

New members were John Jordahl and John Neller. We had one visitor, Joe Zabinsky.

- Dave Huntman, Newsletter Editor