

Raytheon Retirees Newsletter

Volume 5, Number 2

Fall 2005

Published as a means of exchanging information and opinion among retirees of Raytheon Company throughout the U.S. and the world, recording their experiences both before and after retirement. The Association of Raytheon Retirees is not affiliated with, nor does it receive any support from the Raytheon Company.

ASSOCIATION OF RAYTHEON RETIREES, INC.

336 Baker Avenue, Concord, MA 01742

BOARD OF DIRECTORS

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Dues 2005

Have you paid your dues for 2005? Dues were payable in January 2005. If you have not paid yet, please send a check for \$15 to: **Association of Raytheon Retirees, Inc., 336 Baker Avenue, Concord, MA 01742.** We need your support.

Election Result

The result of the election of four Directors was as follows:

Morton Brond	120,	Tom DiPaolo	118,
John Fullerton	117,	Walter Justice	118

These Directors will serve for two years, 2005-2006.

Prescription Drugs 2006

By Bruce Nogueira, VP-Benefits, ARR

Well, another big take away by Raytheon Company on our prescription drug program. Raytheon certainly isn't the company that we remember so fondly under Tom Phillips' direction.

The Plus plan will cover prescription drugs on a catastrophic benefit – that is after the Medicare D benefit is exhausted. It seems fairly certain that most retirees will pay more for prescriptions in 2006. First, you pay the premium for the Medicare D plan, second you will pay higher co-pays, and third any reduction in premium for the Plus plan (to be announced 11/15/05) will be much less than your Medicare D premium.

The following article on Medicare D choices will highlight the benefits of five plans

offered in Massachusetts since these plan details are available to me. But, the Medicare D plan offered in other states should be quite similar. We'll look at the four things Raytheon suggests you consider in comparing these plans:

- Monthly premiums
- Deductibles
- What you pay (co-pay or coinsurance)
- Formulary (list of drugs covered)

Please understand that I am not recommending any specific plans, but rather will provide an analysis of the plan designs and costs as a basis for you to do your own plan comparisons. Everyone's situation is different, so please use this report as a guide only.

Medicare Part D Choices

Medicare has contracted with many prescriptions drug plans (PDPs) in each state to provide the drug coverage for eligible Medicare recipients. The PDPs must provide drug benefits at least equal to the standard Medicare D plan that we previously discussed in our newsletter. Through competition, many plans are offering better benefits than the standard plan and some at lower premiums than the \$35 per month set for the standard Medicare D plan.

In Massachusetts, we were given 44 separate plans to choose from. The materials are confusing and overwhelming even to someone who has spent many years in the benefits field.

This report will address the drug benefits only for the retirees who are enrolled in the Raytheon Medicare Plus plan. Those in Medicare HMO's such as BlueCare 65, Secure Horizons, and First Seniority in Massachusetts (now called Medicare Advantage Plans) should have drug benefits

similar to the current plan and do not have to enroll in Medicare D. You will get detailed information and premium rates on 11/15/05.

First, here is a simplistic overview of how your drug benefits will be delivered in 2006.

- Up to \$2,250 total drug costs by Medicare D Prescription Drug Plan
- \$2,251-\$16,500 total drug costs by Raytheon Drug Plan at 80%
- Over \$16,500 total drug costs by Medicare D Prescription Drug Plan at 95%.

Note: The \$16,500 total drug cost figure is when you have spent \$3,600 out-of-pocket because the Raytheon drug plan is paying 80% (and you 20%) after \$2,250 is reached.

Medicare D Plan Illustrations

The sources for the following information are Medicare & You 2006 by the U.S. Dept. of Health & Human Services, (note: the co-pay numbers are only for a 30-day retail supply), and telephone discussions with Blue Cross/Blue Shield of Massachusetts, Advantra Rx, and AARP Medicare Rx for plan details.

Blue Medicare Rx – Option 1			
Monthly premium \$28.64			
Annual deductible is \$ 0			
Co-pays*	Generic	Preferred brand	Non preferred brand
30 days retail pharmacy	\$10	\$26	\$52
90 days retail pharmacy	\$30	\$78	\$156
90 days mail order	\$25	\$65	\$130
*or 25% coinsurance, whichever is greater			

Blue Medicare Rx – Option 2			
Monthly premium \$37.15			
Annual deductible is \$ 0			
Co-pays*	Generic	Preferred brand	Non preferred brand
30 days retail pharmacy	\$8	\$24	\$48
90 days retail pharmacy	\$24	\$72	\$144
90 days mail order	\$20	\$60	\$120
*or 25% coinsurance, whichever is greater			

AARP Medicare Rx			
Monthly premium \$23.69			
Annual deductible is \$ 0			
Co-pays	Generic	Preferred brand	Non preferred brand
30 days retail pharmacy	\$5	\$28	\$56
90 days retail pharmacy	\$15	\$84	\$168

Advantra Rx Premier			
Monthly premium \$29.74			
Annual deductible is \$ 0			
Co-pays	Generic	Preferred brand	Non preferred brand
30 days retail pharmacy	\$5	\$25	\$51
90 days mail order	\$10	\$50	\$102

Advantra Rx Premier Plus			
Monthly premium \$42.89			
Annual deductible is \$ 0			
Co-pays	Generic	Preferred brand	Non preferred brand
30 days retail pharmacy	\$ 0	\$20	\$55
90 days mail order	\$ 0	\$40	\$110

Plan Analysis

The very first thing you should do is to write a list of your medications so that you can determine which drugs are generic, preferred brand and non-preferred brand when you call the prescription drug plans (PDP’s). My wife has a drug that is covered as a preferred brand by Blue Medicare Options 1 & 2, and by Advantra Rx Premier Plus. However, AARP Medicare Rx, and Advantra Premier classify the drug as a non-preferred brand.

Deductibles

In reviewing the plan choices, it may be advisable to select one with a zero deductible. For a plan with a \$250 deductible you should add about \$21.00 a month to the premium when comparing the value of that plan.

Premiums

Next, the lowest premium is not necessarily the best deal. For example, if you have five or more prescriptions, the Blue Medicare Rx Option 2 and the Advantra Rx Premier Plus have higher monthly premiums, but when you factor in the lower co-pays, you may actually save money on an annual basis.

Value

For example, the annual costs to someone with a drug list of two generic, three preferred brands, and one non-preferred brand, and was buying a 90 day (3month) supply of each drug at a retail pharmacy would be:

	Blue Medicare Rx Opt. 1	Blue Medicare Rx Opt. 2
2 generic	\$240 (2x\$30x4)*	\$192 (2x\$24x4)
3 pref. Brand	\$936 (3x\$78x4)	\$864 (3x\$72x4)
1 non pref brand	\$624 (1x\$156x4)	\$576 (1x\$144x4)
Annual total co-pays	\$1,800	\$1,532
Annual premium	\$343.68	\$445.80
Total annual cost	\$2,143.68	\$2,077.80

*Sample calculation of annual cost: \$240 (2x\$30x4)=(2 is the # of prescriptions X \$30 co-pay shown on chart on page two X 4 which is 360 days divided by 90 days).

A 90 day (3 month) supply through mail order would be:

	Advantra Rx Premier	Advantra Rx Premier Plus
2 generic	\$80 (2x\$10x4)	\$0 (2x\$0)
3 pref. Brand	\$600 (3x\$50x4)	\$480 (3x\$40x4)
1 non pref brand	\$408 (1x\$102x4)	\$440 (1x\$110x4)
Annual total co pays	\$1,088	\$920
Annual premium	\$356.88	\$514.68
Total annual cost	\$1,444.88	\$1,434.68

As you can see the Advantra Rx Premier Plus plan has the highest monthly premium (\$42.89) of the four plans, but when you calculate the lower co-pays, Advantra Rx Premier Plus has the lowest total annual cost.

By the way, the costs of Blue Medicare Rx Options 1 & 2 could be even higher if the 25% coinsurance is greater than the co-pay. For example, if your co-pay for a brand drug is \$50, and the total cost of your prescription is \$300, then you will pay \$75 co-insurance (\$300 x .25) instead of \$50.

General Observations

You will be able to purchase a 90 day supply of maintenance drugs at retail pharmacies under some of these Medicare D plans.

Avoid buying any plans that have gap coverage, which is coverage when your total drug costs are between \$2,251 and \$5,100. The reason is that Raytheon’s Plus plan begins coverage when your total drug costs reach \$2,251. In effect, you’d be paying a much higher premium for duplicate coverage.

Check the prescription plan to make sure your drugs are on the formulary (their list of covered drugs). Some plans do not cover non-preferred brand drugs at all.

Most of the Prescription Drug Plans use the major chain pharmacies such as CVS, Walgreen’s, Wal-Mart and Costco, but probably won’t have contracts with your local independent drug store.

You enroll with the Medicare D Prescription Drug Plan (PDP) beginning on November 15. It would be advisable to enroll in your PDP by early December in order to get your drug card in time to be able to purchase drugs on January 2, 2006.

Ask your doctor for 90 day prescriptions dated January 1, 2006 for each of your medications for purchase under the new Medicare D plan if you plan to use mail order or your plan covers 90 days at a retail pharmacy.

Raytheon will be sending more information to you on November 15 on the Plus plan premiums and how their drug coverage will work with the Medicare D plans. Important: Select your Medicare D plan but do not enroll until you receive your Raytheon information package.

This new Medicare D drug benefit requires you to do some analysis to find the best plan for you. We hope that you find this article helpful in your decision-making.

ARR News

Farewell from Fred Churchill

I began working on the idea of a Raytheon retirees association six years ago, in the fall of 1999. I formed the Association in January 2001, beginning with a mailing to 500 retirees. Our mailing list has grown to over 12,000, and nearly 3,500 retirees have joined the Association. I have been working practically full-time since the beginning. I will be 83 on my next birthday and I have grown weary of my many tasks, including the newsletter. It is time to go and I resigned as President as of August 31, 2005. I will continue to be a member of the Board of Directors.

Unfortunately I cannot hand over my responsibilities to a successor as no one has offered to take on the job. Either for personal reasons or because of time constraints, none of the Directors was able to accept the position. A great effort was made to find a candidate among the recent, young retirees, but it was unsuccessful. In this situation the Directors have decided that they will form an operating committee, sharing the responsibilities of the President. The operating plan is explained by Mort Brond in an article in this issue, "ARR Organization – Operating Plan".

A cost-of-living pension increase is still the main issue for retirees. Progress has been slow because our effort has been limited. We must increase our efforts.

Recently the position of Raytheon with regard to a pension increase was clearly defined in an exchange of emails between Bill Swanson and me on the subject of a pension increase. He made these statements: "Pension increases are unaffordable period. The Company is not going to increase pensions we just can't fund additional liabilities." and "I am very sorry but no matter how well the company does it will only fund the gap (between pension plan assets and liabilities) not an increase in benefits.". This is a very clear statement of the company's position. What we need to do is to change that position and that is what we are working

toward. There is no way to measure our progress – 40%? 60%? – we will only know when we get the pension increase that we have reached 100%.

On leaving I want to thank the many individuals who helped me over the years. Their generosity was exceptional. There were the mailers who accepted batches of 240 packages, and they attached mailing labels and stamps to envelopes, and folded and stuffed solicitation packages, or newsletters, and sealed the envelopes, and took the lot to the post office. I am sure in most cases their spouses also deserve thanks. Their names are: Bob Brandon, George Kacek, John Collins, Mike Bleday, Fred Cronin, Dick Wright (Acton), Ed Johnson (Littleton), Judith Smart, Harry Barker, Robert Harper, Bob Hamilton, Mal Arnum, Tina Erbafina, Florence Mulkern, Lenny Hill, Stan Casazza, Dan Brzezinski, Dick Lynch, Conrad Klock, and Lorraine Civetti, And there were the data entry people (hunt-and-peck types) who supported at a distance the ARR record-keeping during a boom period of recruiting. Their names are Bill Smith (MA), Rod Cauvel (AL), Bob Hamilton (MA), Ben Turri (FL), Curt Carlson (NH), Don Beaton (TX), Viola Corbin (MA) and Dan Quintiliani (MA). And there were those who made their way to the office in Concord to spend half a day doing tedious work such as data entry and making lists and checking lists and cross checking lists and occasionally exchanging some memories of Raytheon. Their names are Jane Arsenault, Dennis Brown, Jan Kenneally, Foster DeGiacomo, Stowell Sumner, Ralph Gaudette (3 summers), Winnie Lorette, and Winnie Creed. And there are the Directors and ex-Directors who provided support and helped to steer the ship. Their names are Dave Barton, Bruce Hall, George Lagasse, Bill Morton, Earl Pearson, George Peeler, Jane Arsenault, Mort Brond, Tom DiPaolo, John Fullerton, Walter Justice, and Bruce Nogueira.

I also want to thank the members for their many kind notes and letters. They warmed my heart. I only wish it had been possible to answer each one of them.

Goodbye and good luck.
Fred Churchill

ARR Organization Operating Plan

By Mort Brond

As many of you know Fred Churchill has stepped down as President of ARR effective August 31, 2005. Fred has led the organization since January 1, 2001, not only as the President but also as the single individual who has both performed and coordinated the myriad of tasks essential to running ARR. We as an organization are deeply grateful to Fred for his leadership and dedication. We wish him well in the future and fortunately for us, he will remain on the Board as a Director.

In late September your Directors met to discuss how the organization would be managed in the future. Unfortunately, none of the other Directors was willing or able to step into the role of President either due to personal reasons or time constraints. Therefore your Directors have evolved the following operating plan. The quarterly newsletter will be reduced to a twice a year publication, fall and spring. The article content will be based on contribution from each of the Directors along with submittals by any of the organization members. The Directors reserve the right to review and reject any article that is not consistent with the aims and goals of ARR.

Day to day office activities will continue to be handled by Lorraine Stone, assisted by each of the Directors contributing half a day every second month. Details of this plan are still being developed. Any member willing to donate some time would be most appreciated. This can be done by contacting the ARR Office (Lorraine Stone) at 336 Baker Avenue, Concord, MA, telephone 978-369-8410 or E-mail to arr@raytheonretirees.org

Walter Justice has agreed to handle the E Mailing of the newsletter. This task consists of over 1,300 recipients.

The informative and objective medical benefits analysis of Raytheon's Benefit Plans will still be prepared each fall and will continue to be handled by Bruce Nogueira.

The Treasurer's activities will be handled by Tom DiPaolo with Morton Brond acting as an alternate.

As you can see from the framework of our operating Plan your Directors are working hard to keep the organization going and viable. Our success with Raytheon has been limited but positive. There is a need and a desire to continue these efforts. Your continued support is important.

Employment Possibility

Paradox Scientific provides consulting services to a number of companies including Raytheon. At the present time they are searching for retired members of Raytheon who could contribute significantly to current Raytheon programs. If interested, please contact Bill Thibodeau at 978-561-1424 or Walter Hicks at 978-266-8984. Their website may be found at www.paradoxscientific.com

N.R.L.N. Continues to Fight for Retirees

By Thomas Di Paolo

The National Retiree Legislative Network, Inc. better known as the NRLN is leading the fight to protect your retirement pension and health benefits. The ARR is a member of this Washington D.C. based organization and one of our ARR directors and Raytheon retiree Walter Justice serves on the board of the NRLN. In my opinion the NRLN truly represents the interests of all retirees and they are working hard to bring retiree issues to the attention of congress by introducing and promoting legislation that will protect retiree pension and health care benefits.

As an example, H.R. 1322 is a bill that NRLN will continue to pursue its passage. Introduced again in 2005 by Representative John Tierney (D-Mass.), it requires that companies retain and support all health care benefits employees have earned as of the first day of retirement. This means companies would not be able to unilaterally reduce your health care benefits as they currently are doing. NRLN is working to amend H.R.1, the Medicare Prescription Drug Act 2003 on several

important areas such as S.334, a bill that allows importation of prescription drugs from foreign countries under terms of specific safety controls. They are also evaluating the feasibility of drafting a bill, or petitioning members of congress to include provisions for competitive bidding that would keep drug prices in line. The present prescription drug act prohibits competitive bidding – can you believe that?

I have briefly highlighted only a couple of legislative issues the NRLN is actively pursuing for the good of all retirees.

ARR will continue to discuss pension and health issues directly with Raytheon Company but it is equally important that all retirees be aware of and support the efforts of NRLN.

Individual memberships are available which will provide you with a quarterly newsletter on important retiree legislative issues and other important related news that affect you as a retiree. As stated in one of NRLN's newsletters "as retirees, we seem to be hanging out there by ourselves, - no union to protect us, no management contract that we can invoke – we have only the law to rely on." Loyalty to retirees by current company management is disappearing. Laws must be changed to secure retiree pension and health benefits. NRLN can use your grassroots support.

Those wishing to learn more about NRLN click on www.nrln.org or contact them at NRLN Headquarters, 1630 Connecticut Ave N.W., 7th Floor, Washington, D.C. 20029. Tel 202-659-0620, Fax 202-659-0631.

ARR Recruiting

Please send us your mailing lists of retirees, even if it is only one or two names. Raytheon refuses to share their mailing list with us and it is difficult to reach those retirees who are unaware of the ARR, in particular the recent retirees. Our membership is growing very slowly. The number of new members is barely enough to make up for those who pass away. There are 60,000 retirees now, and our mailing list is only 12,000, so we have a long way to go.

Newsletter on Web Site

You can always download and print the newsletter from our website at www.raytheonretirees.org. It is listed on the page News & Views. The format is pdf. You need to have the program Adobe Acrobat Reader installed on your computer. If you don't have it, you can download it for free on the same web page as the newsletter. Just click on the Adobe icon and follow the instructions.

Member's Letters to Raytheon

If you have a question about benefits and you do not receive a satisfactory response from the Raytheon Benefits Center, then the person to contact at Raytheon is Ched Miller, Manager of Retirement Programs, Raytheon Executive Offices, 47 Foundry Ave., Waltham, MA 02453, (Tel) 781-642-2558. If you don't hear from Ched Miller, then you should write to CEO William H. Swanson, Raytheon HQ, 870 Winter St., Waltham, MA 02451-1449.

Letters sent by members to Raytheon and responses from Raytheon are posted on the web site www.raytheonretirees.org

Recent Retirees' Comments

"I am shocked that Raytheon has cut us loose to find our own prescription plan under Medicare D. Has [ARR] derived any suggestions as to how we should proceed? I personally am quite perplexed. It seems like a vast morass of plans which are dependent on the Rx usage by individual. All such mixes are subject to change. By any stretch of the imagination, a mess."....Hillel Pitlik

"I am very disappointed like everyone else in the Raytheon Medicare Plus Health Plan. Living on a fixed income makes it hard to meet daily needs...I certainly appreciate the efforts of this organization to protect long-time employee/retirees."....Harold Coffin

"With the extreme increases in the cost of Medicare Plus insurance and prescription drugs, I feel that Raytheon is morally obligated to help in

increasing our retirement benefits.”....Anthony B. Mandile

“There’s something about Raytheon’s retiree benefit process that is disturbing, that being an extraordinarily high error rate....Three things have occurred to me over the past year, two related directly and one indirectly to benefits....I’m curious as to what experiences other retirees have had with Raytheon benefits offices. The number of errors and whatever seems extraordinary for something that should be pretty much cookbook. Anybody know what’s going on?”....Leo Paradis

“I think that it is unfair for retirees not to get a raise when the insurance keeps going up.”....Mrs. Lucille Giguere (wife of deceased retiree, Maurice Giguere)

New Members

Correction: There were four names missing in the last list of new members. They are Eda A. Doherty, Gloria L. King, Sylvia Sillers and Al Stapleton. And there was a name of one who was not a new member; his name is Calvin C. Tardiff. We apologize for the errors.

Since April 1, 2005 we have 77 new members. This brings our total membership to 3,387 as of Oct. 20, 2005. The total list of names is available on our web site www.raytheonretirees.org. The new members who joined during this period are listed below:

Michel F. Adler, Chester D. Anderson, Paul G. Anderson, Richard E. Arcand, David L. Arn, William C. Atkinson, Roger Aziz, Carol Brennan, Daniel E. Busse, Phyllis Butler, E.G. (Jerry) Bylander, Richard A. Carbin, Elwood D. Carpenter, Robert Champagne, Alfred A. Chandronnait, Bernice Charko, Francis Coyle, Bruce Crouse, Ronald A. Day, Frank J. Desort, Jr., Sal V. DeVellis, Robert Dinolti, Charles Farrell, Rita V. Freitas, Jesse Gilbert, Roland B. Goodwin, Philip N. Gray, Michael Hally, Jr., Ruth Hancock, Joseph J. Hansen, Lillian L. Hardy, Peter R. Harring, Francis D. Harrington,

R. Donald Hood, Arthur Hubert, Frank Kane, Anne Marie Lamarche, Edmond Landry, Karl Lietzau, Dorothy A. Loconto, George W. McCarthy, James D. McCluskey, Maureen F. McInerney, Walter McInerney, David McNamara, Robert R. Michaud, Marvin Miller, Nick Modigliani, Marilyn E. Moreau, Donald E. Morin, William I. Murch, Maureen Murphy, Ira J. Myers, James Newell, Ronald Ost, Genevieve M. Otte, Carol Overbury, Anthony Pacheco, Aldona Pechulis, Virginia Roberto, Michael Roth, Richard D. Ruggiero, Tadeusz Rurak, Wanda Rurak, Harold G. “Hal” Rush, Arnold Seifer, Richard Seville, John S. Sklenak, Barbara A. Smith, Ross M. Smith, Judith D. Solomon, Robert Stearns, Donald C. Thimsen, Carol Thorpe, Kenneth Thorpe, Norman K. Ulibarri, Gordon Wolfram

In Memoriam

Fritz A. Gross passed away in January 1993. Fritz was the second engineer hired by Raytheon and worked there for more than 40 years. When he retired he was the vice president of engineering. His wife, Olive, recently passed away on Oct. 4, 2005.

2005: Elizabeth Anderson, Harold F. Andrews, Eckert M. Baillio, Richard E. Blake, Anita Louise Bousseau, William E. Brandt, Sylvia Brown, Wells W. Brown, Elva R. Burns, William J. Cahill, Frank J. Campoli, Frances E. Capodanno, Gerald P. Chandler, Lucy M. Cocco, Natalie J. Coughlan, Robert A. Courtemanche, Ashley Wilmer Craig, Robert N. "Bob" Diette, Neil T. Dowd, Louise M. Flaherty, Harold C. Fletcher, Christopher B. "Red" Fowler, Irene C. Freitas, E. Janet Gelineau, William J. Gettings, Frances L. Gilbride, Maria "Mary" Giugno, Mary J. Gouveia, Denise A. Grenier, Jacqueline M. Harrington, Francis P. Harte, Francis M. Haywood, Jr., Ruth “Nana” Hebert, Angela P. Hester, Ann Marie Hill, Frank J. Hill, Donald F. Hodge, James L. "Jazz" Hurley, Norman F. Hynes, Francis F. Jackson, Harold Jacobson, Walter D. Johnston, John "Jack" Kenney, Barbara Ann Labarge, Robert V. Lange, Martha C. Lanteigne, Wayne P. Lanzillo, Sr.,

Isabelle Dumond LaRose, Dorothy M. Lavallee, Rita G. Ledoux, Jemas C. LePan, David G. Lonergan, Mildred M. Mailloux, Maynard Marshall, George F. Martino, Robert A. Mason, William J. McCarthy, Rose T. McCoy, Dorothy I McGinnis, Annie McLenna, Frank McNabb, Mario F. Messa, Thomas E. Murray, Robert A. Neveaux, Louise A. O'Connell, Guy J. Oteri, Lois M.R. Page, Ronald A. Paolino, Hugh T. Phelps, Andrew J. Preverte, Leonor M. Puzon, Carol A. Regan, Luis N. Reis, Roger D. Rodrigues, Betty E. Rogers, William J. Ryan, Walter E. Sherwood, Mortimer J. Sullivan, Katherine Thibault, Frances F. Thompson, Nunziata A. "Angie" Tramontozzi, Rita M Tyrrell, Frits vanVeelen, Charlie Webb, Therese M. Williams, David Wright

2004: Joseph F. Hanlon, David Hathaway, Thomas Hoffman, Paul J. Pontecorvo, Howard L. Taylor

2003: Howard Edgar Cox, Shirley Dillon, Homer L. Gilkeyson, Glenn Grant, Gary Harvey, Randolph A. Haynes, Richard Hewitt, Sr., Stuart A. (Stu) Hodge, J.M. (Rusty) Hollarn, Jr., Arnold Horack, Floyd Joubert, Bill Keck, George C. Lazich, Richard Vernon Lee, Gertrude McDaniel, Millard Filmore Minter, Tage Sven Ockerstrom, Stanley J. Prachyl, Dennison A. (Bodie) Ridge, David R. Siner, JoAnn Baker Speight, John R. (Jack) Terrell, Wilbur H. Thies, Jr., Joan Walker, Roy Dale Wheat, Henry Winn

2002: R.L. Biggerstaff, Antonio Canzano, Nathaniel Casey, Norma Jean Cernoch, Arlus Lynn Cobb, Ted Cornelius, Coye Emery, Thomas Fisher, Ed Hatfield, T.C. Heard, Thomas A. Jones, Johnnie V. Langford, Lee McCaleb, Elizabeth Ann Moss, John Jefferson Myers, Jr., Eugene P. Neal, Bennie Irwin Poarch, Estel L. Proffitt, Richard M. Quattlebaum, Joe W. Russell, Alfred Leroy Sanford, James A. (Jim) Scruggs, Mable Ellen Clyce Shomette, Claudine Tinnin, Mararet Webb, Horace H. West, Burris D. Wood, Jr, Robert L. Woodhead, J.R. (Red) Yarborough, Virgil C. Yarborough

2001: Roger Melick, Frederick G. Munn

2000: Earl A. Hubley

1998: Edith P. Neal

1997: Roger G. Woodard

1993: Lawrence C. Brigham, Fritz A. Gross

1992: Wilfred F. Leach, Anthony T. Zuccarello

1991: Victor A. Scenna

1989: James H. Glace

1981: Aime L. Lambert

Date Unknown: R.E. Cameron, Richard Dow, John Edmonds, Donaven E. Fenton, Leonard Foulds, Bert J. Goldstone

Lost Retirees

Listed below are the names of a number of Raytheon retirees whom we have been unable to locate. A letter to the last known address was returned and a white-pages search on the internet was unsuccessful. We have several hundred names of these "lost" retirees. We will print lists of these names in upcoming issues of the newsletter, and we ask that you examine them and let us know the location of any retiree that you recognize. Please send the address if you have it, or any information such as the name of a city or state. You may know that Joe moved to Florida, for example. Increasing our membership is a top priority and you can help by sending your information to: **Association of Raytheon Retirees, 336 Baker Ave., Concord, MA 01742**, or to arr@raytheonretirees.org.

Edward Ackerman, Anthany Atanian, William L. Bagwell, Carl Benson, Beverly Bergstrom, Paul J. Berube, Andrew Boschetto, Patricia E. Boumil, Robert E. Breen, William Briggs, John G. Brooks, Richard W. Brown, Bruce Center, Melvin W. Buckles, Ronald M. Byrne, Maureen Canniff, Raymond M. Carpenito, Albert Carruthers, Vincent J. Castagno, Victor Chouinard, Sr., Thomas F. Coady, Jr., Louis R. Drouin, Claire Dube, Elizabeth Edmonds, Dino Fiscaletti, Louis J. Scianna, Ruth Ann Smith, Doil L. Snow, Carlton A. Stone, William E. Tilley, Richard A. Wagner

This is an advertisement. It may be helpful for you.

Will IRS Tax Your IRA Twice?

Did you know that IRAs are one of the few investments that can be double-taxed? Or that leaving your IRA to your estate can lose your family years of tax savings? (Both income and estate taxes may apply for people with estates over \$1.5 million in taxable assets.)

FREE BOOKLET

“Avoid IRA Distribution Mistakes” is available to retirees who must make withdrawals from their IRA. Call 800-551-7837, 24 hours, and get your free copy of this booklet to help cut taxes and protect your IRA value.

**Call 1-800-551-7837 24 Hrs for
FREE Booklet**

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ASSOCIATION OF RAYTHEON RETIREES, INC.

**MEMBERSHIP APPLICATION
(NEW MEMBERS ONLY)**

Last Name:	First Name:
Street Address:	
City:	State: Zip:
Email:	Home Phone:
Name of Spouse:	
Date of Retirement:	Age at Retirement:
Years at Raytheon:	
Work Location:	

My Main Concern Is:	I'd Like to Volunteer to Work On:
<input type="checkbox"/> Pension Security	<input type="checkbox"/> Newsletter
<input type="checkbox"/> Ad Hoc COLA Increases	<input type="checkbox"/> Legislative Committee
<input type="checkbox"/> Pension Law Reform	<input type="checkbox"/> Mailing
<input type="checkbox"/> Pension Fund Representation	<input type="checkbox"/> Clerical Work
<input type="checkbox"/> Health Benefits	<input type="checkbox"/> Recruiting
<input type="checkbox"/> Social Activities	<input type="checkbox"/> Pension Calculations
<input type="checkbox"/> Newsletter	<input type="checkbox"/> Phone Tree Calling

Comments:

Please send completed form and contribution (\$15 Annual Dues) to:
 Association of Raytheon Retirees, Inc.
 336 Baker Avenue
 Concord, MA 01742