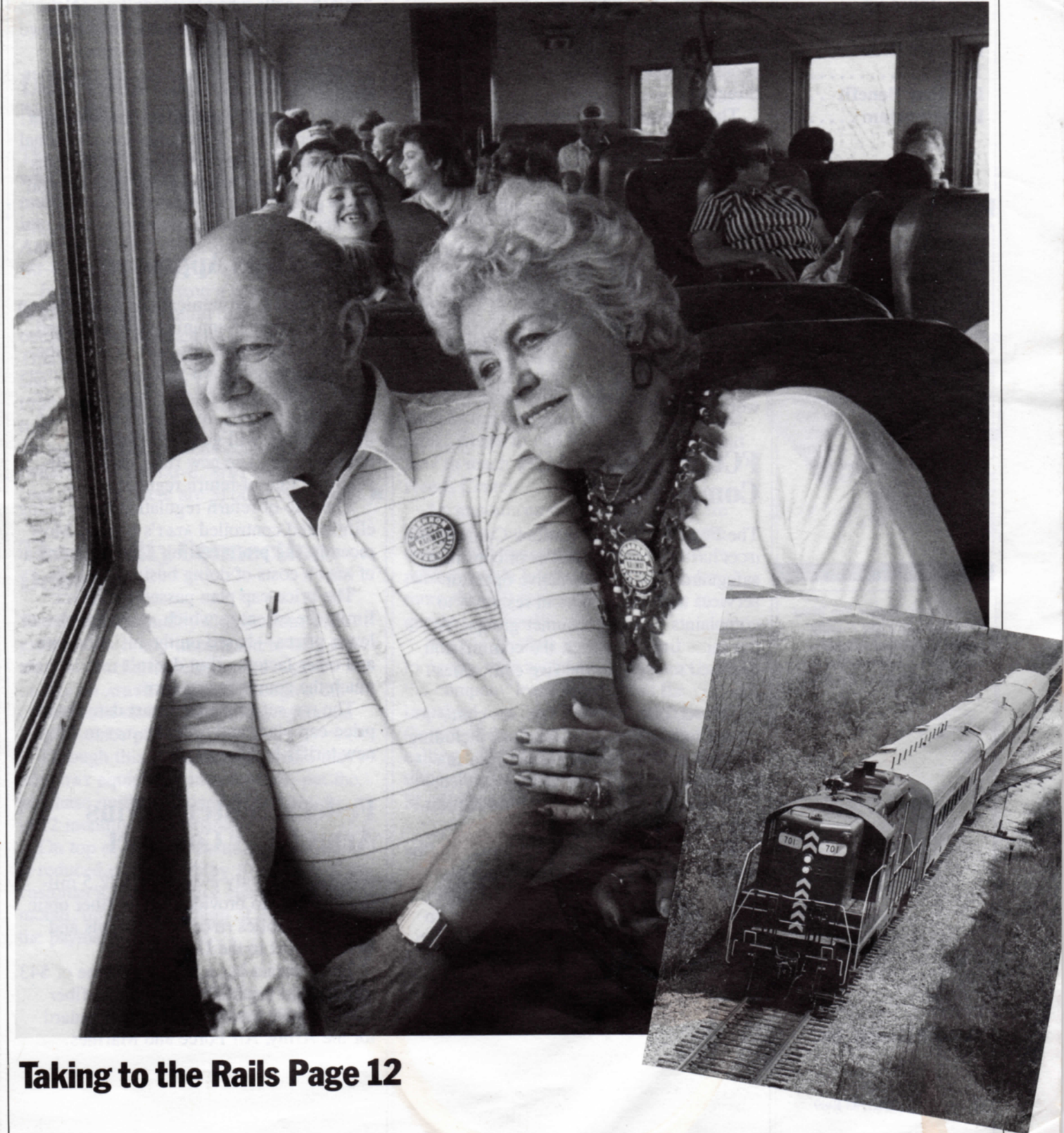


AT&T *Encore*



Taking to the Rails Page 12

AT&T News 2
 Tickertape 5
 Letters 5
 Focus on AT&T
 Credit Corp 6
 Equal Access for
 Pay Phones 8
 Tom Takes up
 Training 10
 Pioneers Clean
 Trail 14
 For Your Benefit .. 15
 In Memoriam 18

AT&T Encore is published quarterly by AT&T. Letters to the editor should be addressed to: AT&T Encore Editor, Room 2EA 120, One Oak Way, Berkeley Heights, NJ 07922. The editor reserves the right to edit all letters for reasons of space and clarity. Unless otherwise specified, all material published in the magazine is the property of AT&T and may not be reprinted in any other publication—including AT&T publications—without permission from the editor.

On the cover: Retiree Tom Woodward and wife Katie recently bought a shortline railroad which they run for tourists in Oklahoma. Photo by Jim Argo.

Design
 Deutsch Design, Inc.

Paradyne Unveiled

AT&T recently unveiled AT&T Paradyne, its new data communications subsidiary. The business was formed from Paradyne Corp., which AT&T recently acquired, and the company's existing data communications equipment operations.

AT&T Paradyne will be structured as a separate business, with profit and loss responsibility and its own internal board of directors.

The former president of Paradyne, John Mitcham, is president of the new subsidiary. The company will provide the most extensive data communications equipment and service offerings in the industry, according to Mitcham.

In addition to its U.S. sales network, AT&T Paradyne has direct sales and service forces in the United Kingdom, Canada, Japan and Hong Kong, as well as distributors in 47 countries. Headquartered in Largo, Fla., the new AT&T Paradyne subsidiary is supported by 4,000 employees worldwide. ■

FCC Restricts AOS Companies

The Federal Communications Commission (FCC) has imposed a number of consumer safeguards on five alternative operator services (AOS) companies in response to complaints by two consumer groups. At the same time, however, the commission declined to regulate the five companies' rates.

The FCC ruled that the five AOS companies must place identification, including a telephone number for further information, on or near all phones they service; must provide rate information on request and must "brand" all calls.

The FCC also ruled that call blocking (the practice of preventing a caller from reaching a long-distance company other than the one selected for a particular phone) is unlawful, and ordered the five companies to cease such practices immediately.

In addition, the five companies were ordered to refrain, wherever technologically possible, from call "splashing." The term refers to the practice whereby AOS companies transfer calls to another long-distance company, usually AT&T, at a point distant from the caller's location. AOS companies "splash" calls when they can't complete them or when the caller asks to be transferred to another carrier. This creates confusion and sometimes results in higher charges for the call.

The companies named in the complaint are: International Telecharge Inc., National Telephone Services Inc., Payline Systems Inc., Telesphere Network Inc. and Central Corp. ■

Price Caps Approved

The Federal Communications Commission (FCC) on March 16 unanimously approved price-cap regulation for AT&T, a move the commission predicted will save consumers \$900 million over the next four years. According to the FCC, some \$700 million of those savings will go to residential customers alone. The new rules replace 20-year-old, rate-of-return regulation.

The rate-of-return regulation that's being eliminated controlled AT&T's profits. Most recently, the profit ceiling was 12.2 percent of AT&T's costs of doing business.

The price-cap plan passed by the FCC limits the extent to which AT&T can raise or lower prices—based on the inflation rate and other factors—but doesn't restrict how much the company can earn.

The FCC set July 1 as a start date for the price-cap plan, and ordered AT&T to file new tariffs by May 17. ■

Federal Systems Wins Army Fiber Contract

AT&T was recently awarded a \$22.5 million contract to provide tactical fiber optic cable assemblies (TFOCA), apparatus and field support to the U.S. Army.

The contract has a potential value of \$43 million and establishes AT&T's two-fiber tactical cable assemblies as the standard for the Army, Air Force and Marines.

The Army will use TFOCA to replace copper cables currently used to link battlefield communications shelters.

Federal Systems in Greensboro, N.C. will administer the contract. The cable assemblies will be manufactured by AT&T Network Systems' Atlanta works in Norcross, Ga., with design support provided by AT&T Bell Laboratories. ■

Undersea Cable Completed New One in the Works

The first transoceanic fiber-optic cable, which is capable of carrying 40,000 simultaneous telephone conversations, went into service between Europe and North America on Dec. 14 of last year. Called TAT-8, it is 34-percent owned by AT&T.

In January, AT&T won a contract valued at \$170 million to build half of a new transoceanic fiber-optic cable known as TAT-9. This new cable will link the United States and Canada with the United Kingdom, France and Spain. Scheduled for completion in 1991, TAT-9 will provide capacity for 80,000 simultaneous conversations, twice that of the TAT-8. AT&T owns 28 percent of TAT-9; there are 31 other co-owners. ■

The Quality Connection Debuts

The new AT&T Quality Connections Program was recently introduced to help customers—including employees—save money on AT&T's products through a discount based on how much they spend on long-distance phone calls.

Through this program, customers may buy AT&T equipment interest-free, put the purchase on their phone bill and pay for it in 12 monthly installments.

On top of that, the installment payment is reduced each month by 10 percent of the customer's long-distance charges for that month, up to a maximum of 25 percent of the payment.

There are more benefits for Reach Out America long-distance calling plan subscribers, who can save as much as 50 percent of the monthly payment on their product.

Besides saving customers money, Quality Connections offers convenience. For example, the product is delivered to the customer's home for a 30-day trial.

The program debuted in New Jersey in February and will be available nationwide within a year. Questions and orders are being handled by the National Tele-marketing Center in Kansas City at 1-800-242-1003. ■

Braille Directory Offered

AT&T and the National Braille Press have put together an area code directory and a consumer resource guide in braille.

The area code directory contains codes for all cities in the United States with a population of more than 14,000 people. The consumer guide contains useful tips, such as the best time to call at the lowest rates, where to call for phone repairs and how to reach the AT&T National Special Needs Center.

An announcement that the books are available at no charge was sent to more than 6,500 households with visually impaired people late last year, and so far more than 40 percent of them have requested the books.

AT&T is sending a survey—in braille—to people who request the books to help the company learn more about the visually impaired and their phone service needs. Copies of the books may be ordered by calling 617-266-6160 or by writing the National Braille Press Inc., 88 St. Stephen St., Boston, Mass. 02115. ■

**Call AT&T Newsline 24
hours a day for the latest
company news:
1-800-2ATT-NOW. ■**



JOHN SEGAL

AT&T and Zenith Partner in TV Development

AT&T and Zenith recently announced an agreement to jointly develop a high-definition television (HDTV) system and receiver. HDTV, the next generation of television, provides pictures twice as sharp as existing televisions and CD-quality sound.

Zenith Electronics Corp., a leader in consumer electronics for more than 70 years and the only United States-owned television and picture tube manufacturer, will manage the research project and provide system and circuit experience and technology. AT&T Microelectronics will design and produce the integrated circuits at the heart of the system, and AT&T Bell Laboratories will apply its technology to key elements of the design system.

The companies have submitted a joint proposal to the Pentagon's Defense Advanced Research Project Agency (DARPA), which plans to help finance research to examine the military applications of HDTV. ■

Getting Closer to our Customers

On March 3, AT&T Chairman Bob Allen announced to employees a new business structure that is designed to sharpen AT&T's ability to compete and win in each of its markets. The key?—getting AT&T people closer to customers.

Although the changes are at an early stage and some of the details have not been finalized, the philosophy of the move is clear. "We're creating businesses of manageable size as the building blocks of AT&T's success," Allen says. "The rest of the company will support these businesses. And we will develop an operating style focused on the customer—whether that customer is external or internal.



"AT&T has made definite progress over the past year," Allen says. "That's exactly what gives us the strength and the capability to position ourselves for the future. Let there be no question: we are aiming toward a higher level of performance and profitability. And we will get there by releasing the energy and abilities and leadership of our people."

Explaining the move toward smaller, more focused businesses, Allen says that changes in the marketplace—including more competitors in specific markets and customers with more specialized needs—mean that each of AT&T's businesses must become more agile and responsive to specific sets of customers.

Accordingly, the people and activities that support the businesses—such as sales, manufacturing and development—will form divisions closely aligned with the businesses they support. And just as each business will bear bottom-line responsibility for its profit or loss, each division will be accountable for the quality and cost-effectiveness of its support.

"The heads of the business units and divisions will be running AT&T, and senior management—including me—will be supporting them," he says.

The changes have already begun to be made and will be ongoing. However, because individuals will be held accountable for 1989 financial and operational commitments, organizational changes will take effect only when commitments—and associated personal accountabilities—can be clearly handed off.

"We intend to go forward carefully, making sure each change benefits our customers, our businesses and our people," the chairman says.

In his view, states Allen, "At the top of AT&T's organization chart are customers. Next, serving those customers, are the businesses and the divisions that support them. At the bottom are the senior executives, who support the businesses and plan overall corporate objectives and strategies." ■

Bumper Stickers

"I enjoyed reading the letters of appreciation concerning our AT&T retirement benefits. I too would like to express my appreciation by suggesting we help the company that helps us.

If I knew where to obtain them, I would put AT&T bumper stickers on all three of my vehicles, so the public could also realize the value and benefits they are missing if they do not have AT&T service and equipment. Western Electric Co. always insisted on high quality workmanship and standards all through my 40 years of service. I can still see professionalism in the products and service of AT&T when comparing it to others."

Paul D. Nevatt
Springfield, Mo.

Proud To Be An AT&T Retiree

"For lack of a better word, I will use grateful to express how I feel to be a retiree of AT&T. I will forever be grateful to AT&T for their benefit plan.

I am retired for 10 years now, after 31.5 years of service to Western Electric. Soon

after retirement, my health started to fail. Since then, I have had six major surgeries, including a triple bypass. Without AT&T's benefits, I don't know how I would have met my financial obligations to pay the medical and doctor bills. It is true that Medicare paid 80 percent of covered charges, but we all know that does not cover everything. Without the Traveler's insurance, paid by AT&T, we would be so far in debt that we could not survive."

Frank Vadas
Allentown, Pa.

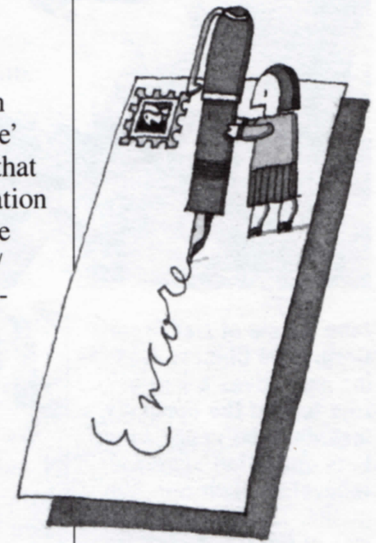
It's a Jungle Out There

"I look forward to receiving *Encore*. In reference to the 'It's a Jungle Out There' insert in the Winter '89 issue, I agree that we cannot disseminate enough information about the long-distance situation. I have found, while traveling, that most hotel/motel clerks do not know who the long-distance carrier is for their locations.

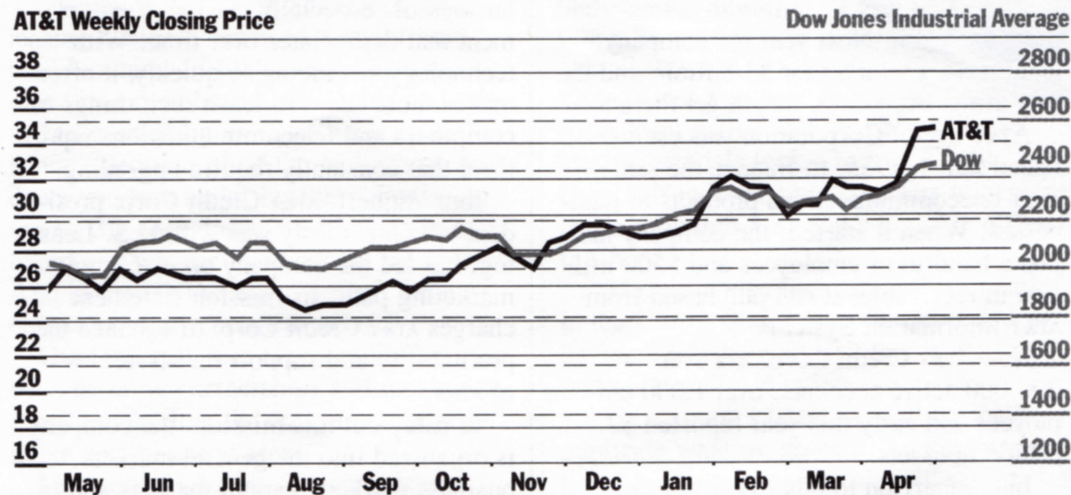
It is disturbing to me, also, that the general public has a serious lack of understanding about the entire divestiture debacle."

William Greenwood, Jr.
Dunwoody, Ga.

What do you think? Share it with *Encore* and your fellow AT&T retirees. Write us at: AT&T Encore, Room 2EA 120, One Oak Way, Berkeley Heights, NJ 07922



TICKETAPE



The market advanced strongly in January, experienced some weakness in February and March due to renewed inflationary fears, but rallied to close April at its highest level since the October 1987 crash. AT&T's stock price outperformed the market in this period, gaining 21.3% (6.125 points) since the end of 1988 compared to a 11.5% (250 points) increase for the Dow. Contributing to AT&T's superior stock performance was the FCC adoption of price cap regulation for AT&T, which regulates prices not profits, and a favorably received first quarter earnings announcement.

People, Talent, Technology Combined— AT&T Credit Corp.



STEVE ALTMAN

Jane Garcia of AT&T Credit Corp. gave Chinese leasing executives a personalized tour of the company, including the general markets operation center (above), in their own language. The Chinese team was in the U.S. to learn more about the leasing industry.

If you are a member of AT&T Credit Corporation, you are looking at our competitive edge," says the inscription on a mirror in the company's New Jersey headquarters. And for the employees—whose average age is 27—this motto rings true.

Although AT&T Credit Corporation is just four years old, it has successfully and quickly plowed ahead into new fields. This year the goal was \$2 billion in assets—and they reached it. Next year the company team has set a target for \$3 billion, and the way things are going, they'll get there too.

AT&T Credit Corporation was established Jan. 1, 1985, to finance the sale of AT&T telecommunications products to businesses. When it started, the company had just a handful of employees and \$500 million in receivables it had purchased from AT&T Information Systems.

Now AT&T Credit Corp. has over 200,000 active accounts, over 1,000 employees and early this year reported \$2.5 billion in assets.

In comparison to other U.S. leasing firms, AT&T Credit Corp. ranks about 20th in terms of assets, seventh as a captive leasing company, and is considered by some analysts to be one of the top 10 full-service leasing companies in the country.

AT&T has been in the leasing business for a long time—in fact, until 1984 you couldn't buy from AT&T. But, "The minute AT&T began offering telecommunications and computer equipment for purchase, we knew there should be a financial subsidiary," explains Tom Roose of AT&T Credit Corp.'s corporate development group.

"We offer products at a reasonable cost by leasing the equipment to the customer," says John Schneider, AT&T Credit Corp. marketing and public relations.

But AT&T Credit Corp. has moved from being a purely captive finance company that leases its own equipment to its customers, to a full-service leasing company that owns a fleet of cars, jets, a container ship, and is venturing into solar and other energy projects.

"We want to diversify," says Charles Van Sickle, senior vice president and general manager of the capital markets division. "We want to become a meaningful part of the AT&T enterprise, not just dependent solely on the success of the parent company."

Leasing has become very attractive to businesses, especially leasing of equipment that depreciates over time. With technology advancing so quickly, it often makes more sense to lease such things as computers and telecommunications equipment that constantly require upgrading.

Tom Wajnert, AT&T Credit Corp. president who previously was with U.S. Leasing, has led the company on its current marketing path. Its mission statement charges AT&T Credit Corp. to enhance the profitability and support the strategies of AT&T.

To carry out this mission, the company is organized into the general markets, business markets, capital markets and inventory finance divisions.

The general markets and business markets divisions form the bulk of the business and are primarily targeted toward AT&T and its customers. Fifty-five percent of AT&T's general markets business is financed by AT&T Credit Corp.

The key to financing for the small business is speed in the application process. The company promises its customers a 24- to 48-hour turnaround time. This, according to Schneider, is currently one of the fastest in the marketplace. The group can process over 700 applications daily.

AT&T Credit Corp. has organized its general markets division into eleven teams that serve different geographic regions within the United States. Each team is responsible for all aspects of the business: credit, contracts, customer service and collections. And, each team is on a bonus plan—if the bills are not paid, that money is taken out of the team's bonus.

This team approach is used throughout the company. Employees are rewarded for helping each other succeed in every area of the business. In addition, there is much emphasis on training so that each person on a team masters several aspects of the total team's responsibilities. And there is deemphasis on levels.

AT&T Credit Corp.'s headquarters operations in Morristown, N.J., are often used as a showcase to other parts of AT&T and to customers. Both the company's innovative management style and the use of state-of-the-art AT&T technology are key to Credit Corp.'s success.

From the 800 number and the AT&T fax machine for customers to the 6500 multi-function terminal and 3B distributive processing system and two System 75s hooked together plus two audix systems, AT&T Credit Corp. is using AT&T's technology to its best advantage.

"Traditionally," says Schneider, "the leasing business has been a mainframe-based system. In 1986, we decided to move into distributive processing and converted everything to 3Bs. In the mainframe environment, if the mainframe goes down you lose major business. For us, if a team's 3B goes down, we just pop in a board and we lose two hours at the most. And in the UNIX® environment, the machines virtually run themselves."

Over the past year AT&T Credit Corp. has been forming partnerships and making acquisitions leading the company into profitable new business areas.

Last year, in a joint venture between AT&T Credit Corp. and U.S. Fleet Leasing (USFL), Inc., AT&T Automotive Services, Inc. was formed. It will be leasing 25,000 vehicles to AT&T in the next several years—one of the largest automotive fleets in the country. The company will also lease vehicles to AT&T customers.

Late last year, AT&T Credit Corp. bought Eaton Financial Corporation, a national small-ticket leasing company with headquarters in Framingham, Mass., for \$70 million. The company's 85,000 accounts represent a portfolio of more than \$350 million.

In February, AT&T Credit Corp. announced that it would acquire a 40-percent equity interest in Encore International, Inc. Headquartered in Michigan and founded in 1987, Encore International provides financing for data processing and associated high-technology equipment, as well as the leasing of capital equipment.

In addition, AT&T Credit Corp. financed eight Boeing 737 jets for United Airlines. In this type of arrangement, AT&T owns the jets and leases them to the airline. "We only buy something if there is a user committed to lease it," says Van Sickle. United Airlines has made a 20-year commitment.

Credit Corp. has also bought a container ship and leased it to Sea-Land. And there is a \$110 million solar energy project in California in which AT&T Credit Corp.

holds a 10-percent equity interest plus a \$70 million hydroelectric generating facility, also in California, which is 50-percent owned by Credit Corp.

Finally, AT&T Credit Corp. is on the international scene. It already has offices, in conjunction with AT&T's overall strategy, in Canada and Puerto Rico. And earlier this year top Chinese leasing officials took a tour of Credit Corp.'s New Jersey headquarters to explore leasing through AT&T and a possible office in China.

"There are also international companies in the United States who are interested in having a leasing company that is worldwide," Van Sickle points out.

"On a country basis we will basically duplicate what we do here. As the international business expands, we will set up credit companies or joint ventures in other countries. Because of the conservatism and regulation in Europe in the financial community," says Van Sickle, "we actually are at the cutting edge (overseas)." ■

AT&T Credit Corporation recently bought a large container ship which it has leased to Sea-Land, a subsidiary of CSX Corporation.



Equal Access for Pay Phones

Owners must now choose a long-distance carrier for their public pay phones.

TO REACH AT&T LONG DISTANCE WHEN CALLING AWAY FROM HOME

From Pay Phones:
DIAL 0 + AREA CODE + NUMBER
LISTEN—if you don't hear AT&T, hang up and **DIAL 10 + ATT + 0 + AREA CODE + NUMBER**

From Hotel and Hospital Rooms:
DIAL 0 + AREA CODE + NUMBER
LISTEN—if you don't hear AT&T, hang up and **ASK** the switchboard operator or the front desk how to reach AT&T
For more information call: **1-800-222-0300**



AS AT&T celebrates the 100th anniversary of the pay phone, it is also carrying out some major changes in the pay phone marketplace. Following an order by U.S. District Judge Harold Greene handed down last October, business people with Bell company public pay phones on their properties are being asked to choose a long-distance carrier for those phones.

Since divestiture, all long-distance 0+ (operator-handled and calling-card) calls dialed from Bell operating company public phones have been routed automatically to AT&T. Under Judge Greene's orders, the Bell companies and GTE have been sending ballots to owners of premises where pay phones are currently located. Some independent telephone companies are also voluntarily sending out their own ballots.

Bell companies own a total of 1.5 million public pay phones and there are approximately 200,000 pay phones owned by independent telephone companies. In addition, there are about 130,000 privately owned pay phones, including 30,000 belonging to AT&T.

Because there are an estimated 500,000 companies that have Bell company public pay phones on their premises, the competition between the long-distance companies is understandably fierce. For AT&T, the annual revenue at risk because of the new carrier selection campaign is over a billion dollars.

Balloting for the pay phone carrier selection will continue throughout the summer; however, the AT&T public pay phone carrier selection team reports that as of mid-April slightly over 60 percent of premises owners have chosen their long-distance carrier. Based on information the company is just beginning to get from the local companies, it appears that about three out of four of these making a selection have chosen AT&T.

The AT&T sales force, including some operators who have been temporarily reassigned to help account executives in their sales efforts, has been hard at work promoting the benefits of choosing AT&T. There have been some major wins: for instance, multi-million dollar contracts with both Logan International Airport in Boston and Los Angeles International Airport to provide public phone service. The company has also signed contracts with the Southland Corporation (7-11 stores), Na-

tional Convenience Stores, JCPenney and with the corporately owned businesses of Hyatt Hotels, Holiday Inn and Mobil Oil Corp.

As pay phones are connected to the carrier of choice (cutovers began in April), many callers will need to take special steps to reach the carrier they want, including AT&T. That is why AT&T's marketing efforts are also being targeted to the consumer, especially those frequent travelers who are heavy users of public phones and AT&T calling cards. To reach AT&T from a public phone that is presubscribed to another carrier, you'll need to dial AT&T's away-from-home access code (10-ATT-O) plus the number you're calling.

The company is sending out special information brochures to their high-use public pay phone customers. These pamphlets explain that just because the pay phone owner has not selected AT&T long-distance does not mean that the caller cannot use AT&T. Instructions for reaching an AT&T line are printed in the brochure. In most, but not all, situations, callers will be able to reach the carrier they want. ■

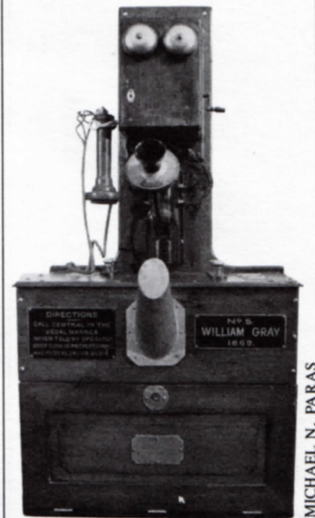
Retirees Take Note

Many of AT&T's retirees are frequent travelers, and many are small business owners with pay phones on their premises. And many others have friends who travel and who own businesses.

If you are one of the many traveling this summer, don't forget to bring along the dialing instructions (see instructions on page 8). Calls made on non-AT&T lines are not reimbursable, so it is important to know how to reach AT&T from a non-AT&T-designated phone.

If you are one of the many small business owners and have not selected a long-distance carrier for your pay phone, be aware that if you do not specify a carrier, a long-distance company will be chosen at random for you. That company may not be AT&T.

Business owners who have questions about selecting a long-distance company for their pay phone can call 1-800-KEEP-ATT. ■



MICHAEL N. PARAS

The 1889 Gray telephone (above) was the original pay phone. Today AT&T is the country's largest manufacturer of pay phones. To commemorate the 100th anniversary of the pay telephone's invention, AT&T has a special exhibit now showing at the AT&T company headquarters in the InfoQuest Center, 550 Madison Ave., New York, N.Y., through June 11. The exhibit will then travel to various locations nationwide.

Railroading “gets in your blood” say those who’ve tried it. Tom Woodward, recent retiree from AT&T’s Oklahoma City Works, has never worked for a railroad, but his father who was with the Santa Fe, taught him about trains and railroading and took him for rides in the great engines. “It’s kind of like a disease,” says Woodward. It seems he’s inherited the bug.

After spending 30 years with AT&T, Woodward has his own five-car, 250-passenger train and has established the Cimarron River Valley Scenic Railways in Hugo, Okla. Christened “The Scout,” Woodward’s train carries passengers through the rolling hills and the tall pines of southeastern Oklahoma, the heart of what was once the Choctaw Indian nation.

Although The Scout has been running passengers on three-hour excursions on Saturday and Sunday afternoons since January, Woodward’s railway officially opened for business in March with an inaugural run carrying Oklahoma VIPs.

Woodward and his wife, Katie, began to put the pieces together for their own railroad about five years ago. “We knew there were a few shortline railroads around the country that operated as tourist attractions—mostly steam engines—and we knew that there were four shortlines around the state (Oklahoma),” says Woodward. A shortline, explains Woodward, is a regular railroad with limited mileage and is most often privately owned.

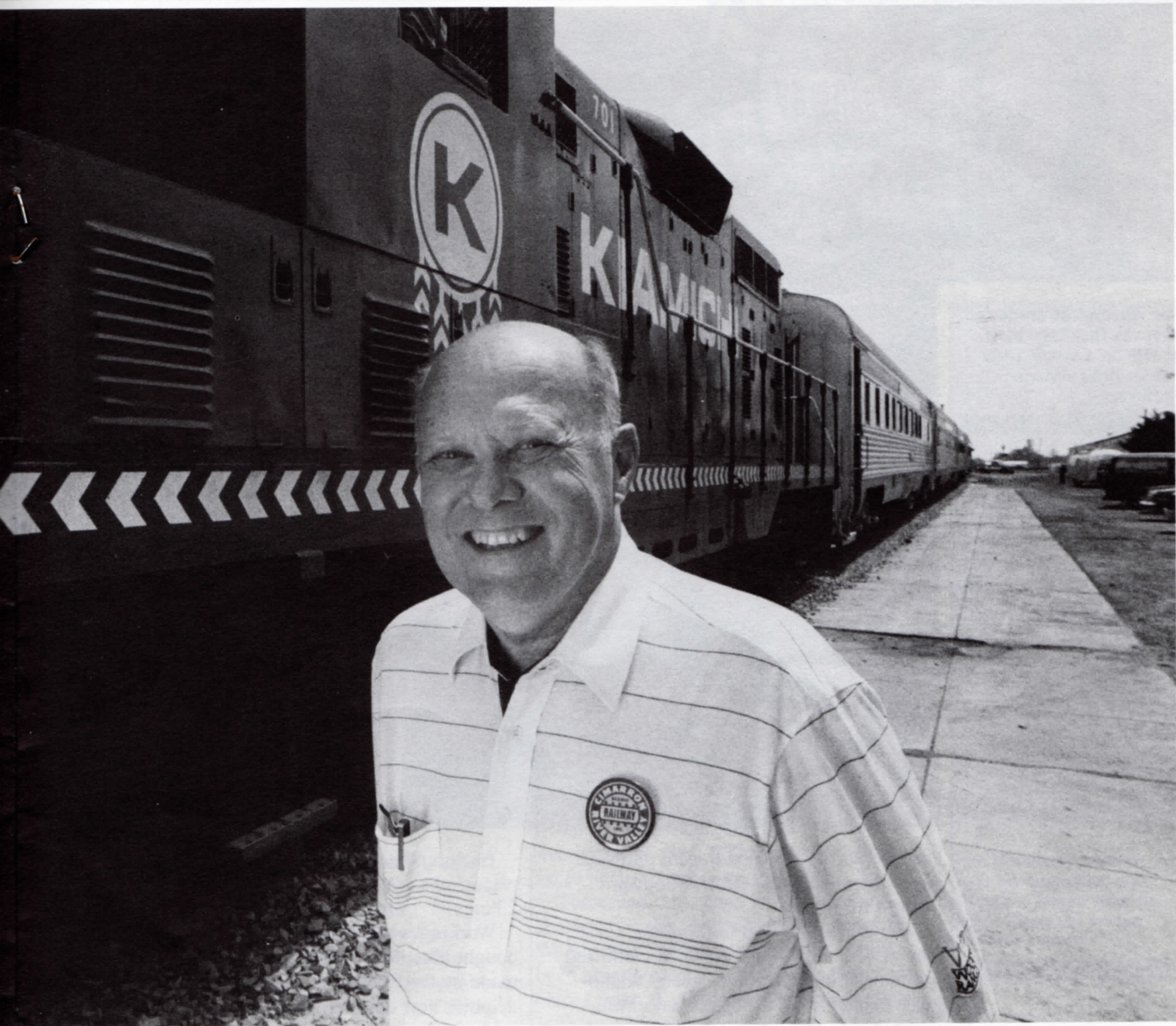
At the same time, they began searching for railway cars. The usual way to buy railroad cars, says Woodward, is through a broker who buys and sells cars for companies or for scrap and also modifies and remodels cars if requested. He contacted a broker in St. Louis and began his search in earnest.

The Woodwards stumbled upon their first car by accident in early 1985 when they saw a railroad car parked on dead track by a seed and feed company. The company was using the railcar—a 1946 lounge car—as a combination office, entertainment area and storage shed. The owner’s father had bought the car 17 years before, and the owner had no intention of selling it.

Later that year, Woodward was driving along the same route and noticed the store had closed and the railcar was gone. The company had gone bankrupt. On a hunch, he headed toward the next largest town. The First National Bank of Enid, he

Tom and Katie Woodward have embarked on a new path in life as proprietors of the Cimarron River Valley Scenic Railways in Oklahoma. Woodward retired from the Oklahoma City Works this year.





JIM ARGO

He'll Be Workin on the Railroad

Tom Woodward takes on a new career.



The Woodward family are jovial hosts as they take their guests on a scenic train ride in 1940 vintage railcars.



discovered, now owned the car and was more than happy to sell it. Woodward bought it.

The car was moved to Cushing, Okla., one of two sites Woodward had identified for his railroad; however, when Oklahoma's economy went "bust," says Woodward, Cushing's oil-based economy went to "zero," so he let the car sit for awhile.

The downturned economy did not dissuade the Woodward family from their dream. Woodward was always on the lookout for cars to purchase. In 1987, he got lucky again, this time on a flight to New Jersey for AT&T.

"I was making trips up to Morristown about once a week on a development project. On this particular trip, the wind changed before landing and the pilot made another loop. He went quite away north of Newark. I looked down and saw this big rail yard and some shiny steel cars," says Woodward.

Back on the ground, "I tried to find the place and ended up in Waldick. They had 23 cars."

Working with his broker, Woodward bought four 1938-model passenger cars made by the Budd Company of Philadelphia, now defunct. The cars originally sold new for \$80,000-\$120,000 each. Today, says Woodward, Amtrak pays almost \$1 million for a passenger car.

Moving the railroad cars from New Jersey and around Oklahoma was "a typical government-type operation," says Woodward. He had to first plot out a rail route, then find out who owned the railroads where the cars were to travel, then pay a tariff figured at a set cost per mile, per car. Finally, the railroad companies on the planned route hauled the cars to their destination in Oklahoma.

Now Woodward had his railcars, but still no shortline on which to run the train. In the fall of 1988, he talked with representatives of the Kiamichi Railroad, a privately owned shortline railroad operating in Hugo. It looked like a match, and in



December of that year, Woodward moved his railcars to Hugo and began putting together the scenic railroad venture.

The people of Hugo, explains Woodward, had begun in 1978 to turn their old train depot into a historical museum. The restored depot, which once was the crossroads of two major lines, has not only the right atmosphere for a scenic railroad, but also has a very servicable building. The depot's Harvey House restaurant with its reputation for good, hot, home-cooked plate lunches, plus the exhibits in the museum, which include the first Hugo telephone exchange switchboard and a room-sized model train, are perfect companion attractions to Woodward's railroad.

Woodward spent many weekends in Hugo working on the railroad before his retirement this year. He hasn't skipped a beat in his transition from a career in communications to a second career in the railroad. Woodward contracts an engineer and a fireman/brakeman from the Kiamichi Railroad and stores his train in the Kiamichi yard. Passengers are greeted by

a volunteer conductor and a Cherokee chief dressed in full, traditional Cherokee regalia. During the train ride, hostesses serve snacks to the visitors.

The Scout can take three possible routes, but no one knows until about an hour before departure which one they will be traveling. Woodward explains that he must check with the railroad dispatchers to find out where the freight trains are running that day.

Woodward is always on the lookout for more railroad cars—either to add to the train or to refurbish and sell. "There's still about 120 of these things around, but every year a few more of them are gone (to scrap). It won't be long until they are all gone unless they are obtained for preservation.

"In the 20s, 30s and 40s, the railroad was the backbone of the country. We lost sight of this in favor of freight service. We just really didn't appreciate the value of what went with the railroad," Woodward says.

"When you think of the number of miles of railroad track across America today, there's an awful lot of steel and wood laid down. Recently, they've taken away the cabooses and replaced it with blinking lights. This is more jobs gone."

Although nostalgic about the decline of public rail service, Woodward is optimistic about retirement. His career with AT&T was good, he says. "There needs to be a sense of direction in everything we do."

There was that sense of direction and challenge at the Oklahoma City Works for Woodward. "Oklahoma City has always been able to meet the challenges that were placed upon the factory. We not only did it from an engineering aspect, but also from a service aspect.

"My job always held an interesting perspective because we developed job descriptions, titles, and grade levels for every job in the factory, and from that standpoint, we were able to see and feel the pulse of the total operation."

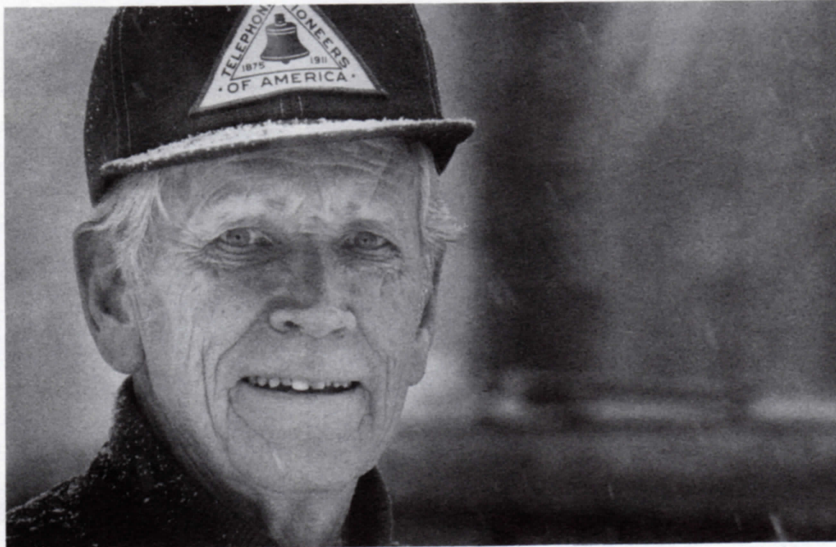
Woodward is also optimistic about The Scout—his new direction and new challenge. It's a chance, he says, to bring a bit of the past alive in the 80s. ■

*story written by Judy Seikel,
public relations associate,
Oklahoma City Works*



Tom Woodward confers with his conductor and Cherokee Indian chief before setting out on the morning journey.

Telephone Pioneers Spring Clean The Appalachian Trail



DONNA BISE



PETER VIDOR

Fourteen Pioneers, like Bill Shaw (top), who traveled from Winston-Salem, N.C., to southwestern Virginia encountered a driving snowstorm in their mission to help clean up the Appalachian Trail. Tom Weissenberger and his son Derek had better weather and good trash pickings at Bear Mountain in New York.

It was a clean sweep as 4,000 Telephone Pioneers of America and their families joined volunteers from the Appalachian Trail Conference, on April 8, to remove the winter's trash and debris from the Appalachian Trail.

The one-day cleanup stretched for 2,100 miles from Maine to Georgia. It was the largest group ever to spring clean the trail in one day. The volunteers worked in 14 states simultaneously, removing trash accumulated during the winter primarily from people in cars passing near the trail. They also cleared away natural debris, such as tree limbs blocking the path, and they repaired and restored some of the shelters along the Trail.

The Appalachian Trail was first proposed in 1921 by Benton MacKaye, a regional planner and forester from New England, who envisioned linking existing trails and new ones with a network of camps along the ridges of the Appalachian Mountains as a retreat for urban Americans on the congested East Coast. By 1937, the Appalachian Trail Conference and other trail clubs had turned MacKaye's vision into a reality. From the beginning, the U.S. Forest Service, the National Park Service and state and local governments helped the volunteers create and maintain the trail, which begins at Mt. Katahdin in

Maine and continues to Springer Mountain in the Chattahoochee National Forest in Georgia.

In 1968, Congress authorized the trail's designation as the first "national scenic trail." Along with the new status came funds for acquisition of buffer lands around the trail.

The Appalachian Trail Conference volunteers are responsible for the management and maintenance of the Trail, which three to four million people tread annually. Pioneer groups have assisted in maintaining the Appalachian Trail in previous years; however, this is the largest force of Pioneers and other volunteers to gather together in one day on a trail cleanup.

Although Pioneers in Virginia encountered a heavy snowstorm and groups in the Carolinas and Georgia had to reschedule because of bad weather, most of the volunteers in the 14-state cleanup area hauled trash and cleared the trail in sunny, though sometimes chilly, weather.

At day's end Pioneers had torn down a dilapidated cabin in Vermont, removed construction debris from a rebuilt hostel in Virginia and graveled its driveway, cleared new areas of the trail, moved rocks and filled thousands of bags of trash.

Cleaning up the environment is not new to Pioneers. They have been involved in environmental projects across the country and in Canada for many years and each year run a poster contest honoring our planet and a healthy environment.

A major endeavor that Pioneers have been working on in California and Nevada is Operation Phoenix, a reforestation project in conjunction with the U.S. Forest Service. After fires swept through almost 800,000 acres of timber in California in 1987, the impact on trees and wildlife was devastating. Pioneers have stepped in to help replant timberlands destroyed by the roaring fires of 1987. The trees that they are replanting will cover about 34,000 acres, averaging 500 trees per acre.

The Telephone Pioneers of America, the largest industry-related volunteer organization in the world, today numbers 760,000 members. Of these, 100,000 are AT&T retirees. ■

Benefits Snapshot

Understanding Your Medical Plan

It's always good to know about your medical coverage—before you need it. Read your health booklet dated May 1988 and ask your questions now, not when you're on your way to the doctor or the hospital.

REBO frequently receives questions about retiree medical coverage. Here are some answers to many of your most common questions.

Reasonable and customary (R&C) charges

The AT&T Medical Expense Plan for Retired Employees pays a substantial share of the "reasonable and customary" costs of the covered and medically necessary care and services you and your covered dependents may receive each year. Just how much is paid depends on the type of care, where the care is received and, in some cases, whether the care has been reviewed by HealthCheck.

Q. How does AT&T's medical insurance carrier determine Reasonable and Customary?

A. AT&T's retiree medical insurance carrier, The Travelers Insurance Company, determines the reasonable and customary fee based on 1) the fee your doctor usually charges most patients for a similar service, and 2) the range of fees charged by doctors with comparable training and experience for the same or similar services within the locality. Also taken into account are your condition and any additional time or special skills needed by your doctor to treat you.

The Travelers determines usual and customary fees in a given geographical area based upon information provided by the physicians in that area.

The Travelers uses the Health Insurance Association of America (HIAA) data as the primary tool to screen surgeons' charges. For medical services (X-rays, office visits, etc.) Travelers, at the direction of AT&T, uses data based on charges filed with 70 Blue Cross/Blue Shield participating plans

across the country. The reasonable and customary fees are updated every six months.

Q. If the surgeon's fee is over the reasonable and customary allowance, does Travelers apply the excess amount to other covered charges (occ)?

A. Any amount not covered because it is not within The Travelers' guidelines of reasonable and customary charges is not covered under occ. This is explained on page 24 of the health booklet.

Q. If surgery is planned, how can the retiree find out if the doctor's charges will be within the reasonable and customary allowance?

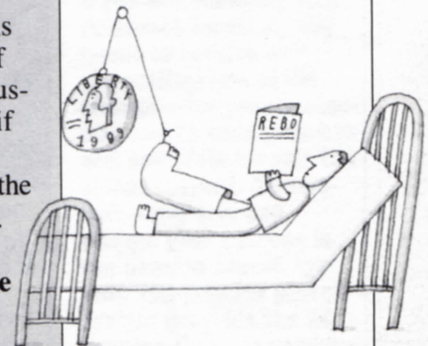
A. Call Travelers and give them the procedure code for your surgery, as well as your physician's zip code and the fee he/she charges for the surgery. Based on this information, Travelers will inform you if the charge exceeds the reasonable and customary schedule, and by how much, or if it is within the schedule. Travelers will send you a confirmation letter restating the information given to you over the phone.

Q. If the doctor's fee is in excess of the reasonable and customary schedule, what can the retiree do?

A. First of all, discuss the possibility of fee reduction with your doctor. If your doctor feels the fee is reasonable, ask him or her to provide additional information to The Travelers. This additional information should include the operative notes and any unusual or complicated circumstances related to the surgery. Let your doctor know that any information sent to The Travelers must include the retiree's social security number. The Travelers will review this additional information and inform the retiree if more benefits are available or if the initial determination was correct. If The Travelers determines no additional benefits are due, your doctor can request a review by an outside consultant. This review must be requested in writing by your doctor. The consultant will advise Travelers if they agree with the payment or if they feel additional benefits are justified. The Travelers will comply with the consultant's decision.

NOTIFY REBO of a retiree death or lost pension check: 0-312-981-2269, collect; 24 hours a day.

WRITE REBO: P.O. Box 770, Arlington Heights, IL 60006-0770



CALL REBO: 1-800-323-9217, 8:30 to 11 a.m., noon to 2:30 p.m., Central Time, weekdays.

Mondays are the busiest days, especially after holiday weekends; if possible, please call on other days.

**HealthCheck Reminder:
Call 1-800-262-6268**

- prior to hospital admission
- within two business days of emergency admission
- for second surgical opinion

Call 1-800-237-4992 for

- home health care
- extended care facilities
- birthing care centers
- drug or alcohol rehabilitation

Out-of-pocket deductible**Q. How is the amount of the deductible determined?**

A. Your individual deductible equals one percent of either your annual pension benefit or active employee base salary effective Dec. 31 of the previous year (minimum \$25; maximum \$150).

Q. Who must satisfy a deductible?

A. The retiree and each eligible dependent. If there are three or more dependents in a family, when the equivalent three deductibles are met, the deductibles are then considered satisfied for the remaining covered family members.

Q. How often does the patient have to satisfy a deductible?

A. Once per calendar year.

Q. If the deductible is not satisfied until December, is there a new deductible in January?

A. The AT&T Plan includes a carry-over feature stating that when charges incurred in October, November or December are used to satisfy the deductible, the amount applied to the current year's deductible will also apply to the next year's deductible.

This does not include bills incurred earlier in the year but not submitted to The Travelers until the last three months of the year. The actual dates of service are used to determine if there is any deductible to carry over to the next year.

Q. When the retiree is eligible for Medicare, he or she has to satisfy a deductible with Medicare and Travelers. Why are there two deductibles?

A. Medicare and Travelers work together to provide one level of coverage. The same charges used to meet the Medicare Part B deductible can also be used to meet The Travelers' deductible; therefore, only one deductible is taken. ■

Fast Bucks

Ever wished your pension check would arrive just a little faster? If you have, REBO suggests you consider Electronic Funds Transfer (EFT).

With this service, your pension funds are electronically transferred to your financial institution to be available for your use on the first of the month.

How do you get this service? Call REBO and request an "Electronic Funds Transfer Application" package. Take the EFT form REBO-13 to your financial institution. Ask them to complete it for you, and have one of their officers or their operations manager approve it. Then, the form should be returned to REBO in the postage-free return envelope included in the package. Allow 30 to 45 days for implementation of your request.

Once you are enrolled in EFT, your first pension check will be mailed to your financial institution. Simultaneously, a test will be made to ensure that the system is working correctly. After this trial, all of your pension payments, Medicare and/or

telephone reimbursements will be transmitted electronically.

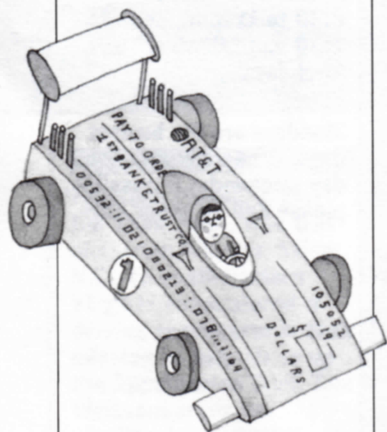
You will continue to receive a pay detail stub at your home address. ■

Some Taxing Thoughts

The Tax Reform Act of 1986 made many changes to the tax law. One of the most taxing experiences resulting from these changes is to decide whether or not to have tax withheld, and in what amount. By federal law, AT&T is required to withhold tax from pension and annuity payments, unless you, the recipient, direct that income tax should not be withheld.

Here are some important points to keep in mind regarding federal tax withholding:

- You may change your federal income tax withholding at any time during the year. This includes choosing to have no taxes withheld.
- Any change in withholding that you direct will remain in effect until you choose to change it.

**SOCIAL SECURITY CHECK:**

Be sure to include your social security number when writing or calling REBO

You may have to pay a penalty if you do not have enough tax withheld during the year or do not pay an estimated tax quarterly.

If you wish to change your tax withholding, call REBO for assistance. ■

Medicare Update*

As announced in the winter 1989 edition of *Encore*, AT&T retirees will be reimbursed the additional \$4 per month for catastrophic health insurance coverage in 1989 along with the Medicare "B" reimbursement of \$27.90 a month, which is up from the 1988 amount of \$24.80.

Further, if the spouse of an AT&T retiree is being reimbursed for Part B premiums by his/her company, and that company does not reimburse the additional \$4, AT&T will cover it during 1989.

If this situation applies to your spouse, please contact REBO to arrange for reimbursement. ■

**This benefit applies to service and disability pensioners and their eligible class 1 dependents only.*

Telephone Reimbursement—Old Bills*

Telephone bills more than 12 months old are not eligible for reimbursement under the AT&T Telephone Reimbursement Program. This was reported in the spring 1987 issue of *Encore*; however, many retirees are still sending in bills that are rejected because they are too old.

In order to be reimbursed, a bill must be received by the Atlanta Telephone Reimbursement Program group within 12 months of the billing date on the bill. For example, a telephone bill with a May date must be received no later than the end of April of the following year. To avoid any possible rejection of a bill, we suggest retirees send their telephone bills monthly rather than let them accumulate. ■

Send telephone bills to:

**AT&T Telephone Reimbursement Program
P.O. Box 105240
Atlanta, GA 30348**

**Telephone Reimbursement is a benefit that applies to service and disability pensioners only.*

Mortgages from the Rock

Three out of 10 retirees sell their home. Some move to warmer climates. Others head for the ocean or close to a golf resort. Still others buy the dream house they've always wanted.

As an AT&T retiree, you have an employee benefit that can help when it's time to make the move. It's called The Employee Mortgage Program, and it's open to all AT&T employees, even after retirement. The Employee Mortgage Program offers:

- fast loan decisions—in most cases within nine business days;
- a convenient, toll-free telephone application process;
- no formal income or bank deposit verification when there is a down payment of 20 percent;
- more liberal underwriting guidelines when the buyer pays 25 percent down that can result in a larger loan than traditional lenders can offer.

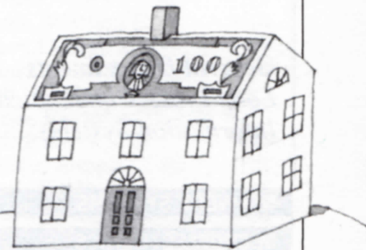
The program is also flexible. Applicants can lock in their interest rate for up to 60 days, or "play the market" in anticipation of lower rates. The program offers 15- and 30-year fixed rate loans, and six-month, one- and three-year adjustable rate mortgages for a variety of residential properties.

The program is offered exclusively through Prudential Home Mortgage. To date, more than 21,000 AT&T employees, including a number of Telephone Pioneers of America, have used the program.

For more information, just call 1-800-THE-ROCK (1-800-843-7625). ■

OCC Annual Deduction Clarified

The annual deduction for the cost of extra Other Covered Charge (OCC) coverage was taken from retirees' April 1, 1989, pension checks. If your pension effective date was Jan. 2, 1989, or later, and you elected the extra OCC coverage, your first premium will be deducted next year from your April 1, 1990, pension check. ■



MOVING?—DON'T FORGET REBO

If you are changing your residence location, REBO needs to receive written notification of the change—for your protection and to keep your benefit and state income tax status current. Remember—only REBO can change your address in the pension payroll system. The pension payroll system provides the addresses that are used for the *Encore* mailing list. *Encore* does not maintain separate address lists. Please do not send change of address notification to *Encore* or the Telephone Reimbursement Program.

In Memoriam

Encore's quarterly listing of retiree deaths includes state abbreviations of the last work location (in italics). If a particular business unit is not listed, that means no information was available for that unit at press time. In recent years, some AT&T organizations have combined or changed names (as in the merger of AT&T Communications and AT&T Information Systems); below is a key of former names and the corresponding current names.

Western Electric Network Systems
 Microelectronics, formerly Components & Electronic Systems
 Technology Systems
 General Departments Corporate Headquarters
 Long Lines/Communications End User Organization
 Information Systems End User Organization

NETWORK SYSTEMS

MICROELECTRONICS

TECHNOLOGY SYSTEMS

Abbate, Gerald V. NJ	9/21
Adair, Frank M. MO	8/04
Adams, Leonard L. MD	7/05
Akalaitis, Clement C. IL	9/20
Alexander, Ed IL	8/11
Althoen, Henry M. NJ	9/09
Anderson, Alton L. NE	8/26
Anderson, Harold E. NE	7/30
Anderson, Mabel M. V. IL	8/26
Applegate, Pauline F. IN	8/31
Armalis, Betty J. IL	8/15
Baker, Robbie P. MD	8/09
Balaisis, Joseph J. IL	8/26
Baley, James O. IL	9/16
Barnhart, Daniel P. MD	7/31
Barnicle, James W. NY	8/15
Baum, Robert A. MD	9/30
Baxter, Raymond W. NY	9/13
Beaven, George M. IL	9/10
Becker, Helen T. NC	9/25
Beeton, Earl E. PA	7/31
Beidleman, Marlen E. NJ	9/19
Bendell, Norman J. IL	7/06
Berger, Charles P. MN	6/15
Bernaiche, Raymond J. NJ	6/30
Beyer, Kenneth J. OK	7/13
Bierma, Clyde E. OH	9/12
Bilicki, Stephen J. NJ	9/06
Birdsall, Henry A. NJ	8/20
Birnbaum, Sidney H. NJ	7/06
Bistersky, John IL	7/21
Blachowicz, Raymond F. IL	9/03
Blackwell, Irene D. NJ	8/20
Blase, William H. NJ	7/26
Boepple, J.E. VA	7/11
Boeringa, Simon J. IL	7/24
Bohun, Michael J. NY	7/04
Bokerman, Marshall E. IN	7/01
Bolognesi, A.M. NY	7/08
Boone, Gloria R. IL	7/20
Borjes, John C. MA	9/13
Borowski, Helen M. NJ	8/06
Botthof, Carl MD	9/06
Boubelik, Jarmila K. IL	8/26

Bouchard, Rose J. NJ	7/27
Boyd, Dora O. MD	8/02
Brhel, Virginia S. IL	8/04
Brittain, Willard F. CA	6/30
Britton, R. V. OR	9/07
Brockhoff, Wilbur F. IL	7/09
Brown, Bremner H. NJ	7/03
Brown, Raymond C. IN	8/19
Brummer, Eric W. NJ	9/20
Bucki, Joseph T. IL	7/20
Buckler, Woodrow E. MD	7/12
Budz, Helen F. IL	8/17
Buermeyer, George R. NY	7/23
Burke, Harold J. MD	7/04
Burke, James A. IN	7/26
Busby, William P. MA	7/22
Cain, Richard C. NC	8/11
Campbell Jr., James NC	8/02
Carlson, Marion T. NY	7/12
Carrier, Doris C. MA	7/22
Cartwright, Lenore W. CO	7/09
Casier, Elza NJ	7/18
Caudill, Dollie M. NC	8/20
Cavallaro, Mary B. NJ	8/17
Celmer, John IL	8/28
Chatmon, Moses NJ	8/31
Cherf, Steve F. IL	7/11
Chutko, Walter NY	9/17
Ciullo, Anthony J. NE	9/26
Clark, Chester MI	8/11
Clarke, Robert J. NJ	7/30
Clinton, Robert E. IN	9/06
Colligan, Dorothy T. SC	8/31
Conrad, Norman E. IN	7/27
Conroy, Mary E. NJ	7/16
Coogan, Evan E. CA	7/30
Cooney, Charles T. IL	7/08
Cox, Leslie L. IL	9/19
Cronin, John A. IL	8/02
Crossman, Orpha L. AL	9/28
Crowell, Pauline M. NJ	8/08
D'Amato, D. NJ	7/04
Dabrowski, Alphonse J. NT	7/12
Dages, Ruth P. NE	9/18
Daley, Kathleen M. VA	8/09
Darlack, Frank J. IL	8/02
Davis, Charles H. NY	6/30
Davis, Elizabeth M. MD	8/24
Davis, Ellis T. NJ	8/25
Dawson, Drexel MD	8/23
De Vore, Gerald S. NC	9/12
Deegan, Joseph A. NJ	8/14
Dehey, Albert IL	7/02
Di Salvo, Benedetto NY	7/29

Dick, Marian W. NE	7/27
Dietzel, Wilbur C. NJ	8/13
Dorsey, Charles O. IL	7/20
Douglas, Dennis E. CA	8/20
Dudash, Anna M. PA	7/17
Duff, John J. CO	9/24
Dungan, James D. NJ	7/14
Dunham, Ruby T. IN	9/29
Dunn, Margaret B. MA	9/08
Durko, Joseph F. PA	9/05
Dusek, Joseph H. IL	7/09
Dziubala, Adam J. IL	9/25
Edwards, Allan R. NE	9/24
Engelbrecht, Bruno J. IL	7/29
Engert, Anton NJ	9/27
Erickson, Ralph R. NY	8/30
Eshelman, Hazel M. PA	9/28
Estelle, Clyde R. IN	8/17
Fanelli, Frank IL	7/05
Fay, Stillman D. NY	8/25
Fitzpatrick, Cheryl B. OH	8/03
Fleckenstein, Charles J. MD	9/15
Fleming, Martha P. NJ	9/14
Florczak, Yolanda C. IL	8/08
Fobert, William D. NC	9/07
Formica, Harry NJ	6/18
Forscy, W. NY	9/11
France, George R. IN	8/06
Gacek, Catherine W. IL	8/14
Garcia Jr., Emil CT	9/19
Garone, Michael A. PA	8/10
Gaudet, Robert J. MA	7/01
Gaudioso, Anthony G. NY	8/22
Geaslen, Albert K. NY	8/20
Gedroic, S.E. IL	8/12
Gehrman, George O. MD	8/06
Geiser, Richard B. WA	9/04
Gembalski, Tillie W. NY	7/23
George, Earl J. MA	7/21
Giacomo, Angelo J. IL	8/06
Gieser, Maureen W. NJ	9/24
Goeb Jr., George MD	9/29
Golan, Frank M. IL	9/21
Gondek, Edward M. IL	9/19
Gooding, L.E. NY	7/04
Goodman, Janet H. PA	8/07
Goodwin, Raymond E. MA	8/22
Gordon, Jack D. NC	8/23
Gorsky, Margaret R. NJ	8/23

Grace, H.J. MD	7/14
Grady, Nellie S. IN	9/01
Graf, Richard J. NJ	8/08
Graham, Roger S. CO	8/10
Granman, Freda S. CA	8/20
Gribbin, Pearl M. IN	8/21
Gural, Luke NJ	8/09
Haas, Lloyd M. NJ	9/21
Haase, Helen M. NJ	8/04
Hamilton, William H. NJ	9/15
Hanus, G.J. IL	8/18
Harmon, James T. OK	9/09
Harms, Robert F. WA	8/12
Hartford, Charles W. MA	8/22
Hastings, Enid B. CO	8/26
Hawley, Amos H. CT	8/17
Head, Mary R. MD	7/10
Hedin, Hans J. NC	7/20
Hedstrom, Lowry H. IL	8/12
Heller, B.C. MO	7/25
Hemsted, Glenn S. IL	7/23
Herrmann, Robert B. MD	7/08
Higgason, Emily B. IL	9/18
Hill, Bert E. IN	8/06
Hill, James W. MD	9/03
Hoehn, Robert A. MA	9/03
Hoffner, Earl J. NY	9/13
Hogan, Bob L. KS	7/25
Holm, Adolph S. NC	7/31
Horton, Forrest H. PA	8/12
Hoskins, William F. MI	8/11
House, James F. IN	8/31
Howell, Richard I. CA	7/20
Hrivnak, Joseph IL	8/13
Hrudicka, Joseph IL	6/24
Hughes, J.L. IL	7/11
Hunter, R.S. NC	7/30
Huntington, Merritt J. IL	8/03
Hutcheson, Harry L. NC	9/16
Ignomirello, Jennie M. NJ	9/26
Iles, Foster M. IN	7/25
Jacks, Rosemary R. IN	7/29
Jamba, Stephen T. NY	8/19
James, Lonnie IL	7/09
James, Rufus G. NC	7/29
Jandick, John IL	9/02
Janick Sr., William J. IL	6/30
Jeffers, Howard F. NJ	8/13
Jelen, William F. IL	7/12
Jessel, John J. MA	7/12
Johnson, Ada B. OH	7/26
Johnson, Charles H. IL	9/23
Johnson, Edward M. FL	7/13
Johnson, Fred R. IL	7/25
Johnson, James R. NJ	7/31
Johnson, Shirley C. CA	9/29

Hennigan, Edward D. *IL* 7/24
Hood, Joan F. *MA* 8/11
Huber, Raymond G. *OH* 7/08
Hyndman, Dorothy *NY* 7/09
Jackson, Naomie C. *NJ* 7/27
Jagiello, Florian E. *CA* 8/07
James, William J. *MO* 8/12
Johnson, Robert S. *MO* 8/08
Kavcic, Sylvester E. *IL* 7/05
Keeshan, Alvin A. *NY* 7/19
Kersh, Edward *VA* 9/24
Killian, Blaine *UT* 9/12
Kimplen, Frances *IL* 7/06
King, Mary D. *NY* 8/06
Koeneke, Harry C. *MD* 9/08
Koester, Myrtle H. *IL* 9/12
Koff, Leslie *IL* 7/09
Kotarski, Bernice D. *CA* 9/22
Kulczak, Clifford J. *IN* 9/30
Lamb, Willis H. *NY* 8/08
Lane, William *NJ* 9/02
Latta, Charles W. *WA* 7/31
Lemay, Irene R. *MA* 8/23
Lieck, Arthur L. *TX* 9/17
Lilegdon, John C. *IL* 9/29
Martini, Mary E. *NY* 6/16
Mazurkiewicz,
 Antonia T. *NY* 7/20
Mc Bride, John M. *CO* 7/01
Mcaninch, Ocie *TN* 7/31
McGrew, Ralph L. *TX* 8/08
McNiff, Joseph F. *NJ* 9/25
Meaney, Philip T. *MA* 9/14
Merry, Silas E. *NY* 9/18

Miller, Lillian F. *NY* 7/18
Miller, William E. *OH* 7/22
Miller, William L. *NY* 9/19
Mlynowski,
 Wastener C. *NJ* 9/19
Morrison, James R. *OH* 8/11
Mott, Hattie E. *AL* 8/22
Munz, Norman E. *OH* 7/19
Neuner, Eileen F. *CA* 7/16
Norris, George *VA* 7/15
Orr, Eugene J. *NJ* 9/17
Osborne, Frank A. *WA* 7/23
Palmer, Carl D. *IL* 7/27
Patterson, Victoria M. *MI* 8/06
Paul, Ida M. *NY* 7/06
Pender, Vivian M. *NY* 8/08
Penn, Burton W. *PA* 8/14
Petersen, Sherwin J. *CA* 7/22
Porter, Margaret C. *VT* 8/06
Portman, Casmiera *NY* 8/13
Rising, Edward C. *NY* 9/04
Rizol, Joseph P. *PA* 9/29
Rohrberg, Margaret F. *NY* 9/06
Rutkowski, Marie E. *NY* 9/25
Salvatore, Alfred F. *NY* 7/25
Sandifer, Joe W. *NC* 9/01
Shea, Florence V. *PA* 9/23
Shempert, Virginia F. *W4* 8/19
Shivers, Robert E. *GA* 7/16
Skelton, John D. *NC* 9/08
Slack, Lucille W. *NE* 9/18
Smith, Genevieve J. *IL* 9/02
Snyder, Charles E. *IN* 7/12
Sparkes, Cleveland *MA* 8/11
Strobl, Rosa *NY* 7/04
Tase, William F. *NY* 7/24
Taylor, Belva M. *GA* 8/30

Teller, William A. *NY* 9/20
Thomas, Jean J. *VA* 7/01
Tobiaski, Anna A. *IL* 8/26
Tolman, Ruby J. *CA* 8/19
Touchton Jr.,
 Willard B. *PA* 8/13
Van Deusen,
 Robert G. *NY* 8/19
Vetters, Ottie W. *TX* 8/28
Walker, Gloria E. *IN* 8/09
Weatherill, Philip H. *MD* 8/30
Weatherspoon,
 Valenia *VA* 8/03
Whitteker, Charles A. *TX* 7/06
Wokas, Robert J. *IL* 7/17
Wolfenden, L. *PA* 8/23
Wood, Norman G. *OH* 7/14
Yeager, Daniel L. *MD* 9/13

Murphy, Edward J. *NJ* 9/24
Murphy, John L. *NY* 8/18
Olofson, Valborg *NJ* 7/26
Osterholz,
 Diedrich M. *NJ* 7/28
Pitman Jr., Walter C. *NJ* 6/30
Pulz, Frank B. *NJ* 8/09
Reed, Samuel E. *NJ* 9/26
Riordan, John *NJ* 8/27
Ritchie, James H. *NC* 6/24
Ruwell, Raymond G. *NJ* 7/31
Stalter, Maynard R. *NJ* 8/12
Steelman, Beryl M. *NJ* 9/08
Thorn, Norman H. *NJ* 7/13
White, Margaret M. *NJ* 9/20

CORPORATE HEADQUARTERS

Clark, J. Maitland *NY* 7/18
Clinton, Marjorie M. *NY* 7/30
Hess, William H. *NJ* 7/04
King, Earl B. *NY* 8/14
Lang, Agnes *NJ* 7/05
Moran, Richard C. *NY* 7/19
Remer, Noeline R. *NY* 7/14
Smith, Frederick C. *NY* 9/28
Wilbur, Bernice M. *NY* 7/26

OTHER ENTITY

Albert Jr., Steve *NY* 7/09
Ferone, Louis A. *NY* 7/27
Fordyce, John *NY* 7/16
Grindlay, Helen F. *NY* 9/28

BELL LABORATORIES

Alcalay, David *NJ* 5/03
Baker, William E. *NJ* 9/11
Bennett, Claudie H. *NJ* 8/27
Busch, Olive I. *NJ* 7/27
Como, Michael J. *NJ* 8/01
Condrack, John P. *NJ* 7/25
Eyth, Bertram R. *NY* 9/25
Gorman, James E. *MA* 7/10
Hammann, Paul L. *NJ* 8/14
Hopper, Francis L. *NJ* 7/10
Hughes, Edward *NJ* 7/30
Johnson, Martin E. V. *PA* 9/17
Kearney, Michael *NJ* 7/03
Knappe, Erika J. *NJ* 7/08
Kuntze, Emmet L. *NJ* 7/11
Lumsden, George Q. *NJ* 8/04
Mc Cann Jr.,
 Martin R. *NJ* 9/23



One Oak Way
Berkeley Heights,
New Jersey 07922

Bulk Rate
U.S. Postage
PAID
Dover, NJ
07801
Permit No. 297

***** 3-DIGIT 685

CHARLES E LANGE
2741 NO 38TH STREET
LINCOLN NE 68504