

**NEWSLETTER**

For SRS Retiree Association Members

Pat Walker, Editor

September 1999, Vol.5

**INSIDE INSIGHT**

**A WORD FROM THE CHAIRMAN  
UPDATE ON SRSRA & COLAs**

*The SRS Retiree Association (SRSRA) is now almost two years old. We have a membership of over 600 members and are programmed to grow to 750 members by year end. There are currently over 1100 retirees who have retired from Westinghouse Savannah River Company (WSRC) and Bechtel Savannah River, Inc.(BSRI). The mission of SRSRA continues to be to support the missions and programs of the Site and protect the benefits that were given at retirement. Over the past two years, the SRSRA has been quite successful in presenting strong support for SRS missions and programs, but unfortunately we have not been successful in maintaining all of the benefits that were given at the time of retirement.*

*Although we have pursued six different retiree issues for the past two years, I would like to give you an update on where we stand on getting adjustments to retiree pensions (COLAs).*

*First,, the disappointing news. At a meeting called by WSRC Management on July 7, 1999, a group of SRSRA leaders were told that WSRC is looking to retirees' savings; i.e., SIP plus other personal savings, to totally provide the hedge against inflation in lieu of a Cost of Living Adjustment (COLA). This was a totally new concept for retirees to hear. During the 30-40 years that most of the retirees were employed at SRS, a 401K was not available until about 1984. During our employment, we were encouraged to participate in the 401K/SIP to offset the reduction of pay at the time of retirement and not a means to keep our reduced retirement pensions current with the increase of the cost of living. This new concept, of using our 401K investment earnings to offset pension erosion, is a significant disappointment to members of our organization. What this new concept implies is that there is no longer a moral obligation by management to uphold the previous positions of former Site management to adjust pensions as needed to maintain their value. This is an unfortunate turn of events in the relationship of the*

*Site with the SRS Retiree community and is a serious reason for concern.*

*The SRSRA takes a strong position that SRS retiree population represents the men and women who were vital in achieving DOE's national defense missions during the Cold War. The Savannah River Site was staffed during this Cold War period (1951-1992) with highly trained personnel who took the risks, designed, built and operated the SRS facilities safely and met production goals that played a significant role in winning the Cold War. Today, with the stress of the Cold War gone, it is easy to forget the role that SRS employees played in winning the Cold War and the "debt of gratitude" that is mentioned in the 1993 Defense Authorization Act.*

*And now for some encouraging news. During the past two months and as a result of the above, the SRSRA has taken our concern to the South Carolina-Georgia Congressional Delegation. A factual one hour presentation that strongly outlines and presents our case was prepared by Board members Gorman Ridgley, Bill Quinn, Fred Cavanaugh and Tom Greene. Paul Cook, Mike French and Pat Walker also participated in various delegation meetings. Meetings were held starting in July in Columbia with Congressman Spence, in Augusta with Congressman Norwood and Senator Cleland, in Aiken with Congressman Graham and completed last week with Senator Hollings and Senator Thurmond in Washington, DC. We have received excellent response from every member of the delegation, and we are now working to hopefully bring this issue to a successful conclusion.*

*This will be my last message to you as chairman since my two-year term will end October 5, at which time we will be electing new officers and 13 members for the Executive Committee from among the current Board members. It has been a pleasure to serve as your chairman and I want to thank every member for their solid support during these two years. We are now the largest retiree organization in South Carolina. The SRSRA is well positioned for the future and for the many challenges and opportunities it will face.*

*I wish you well!*

***Tom Greene, Chairman***

## **SRS ACTIVITIES**

### **Schwallie Promoted**

Ambrose Schwallie has been elected Executive Vice President of Morrison Knudsen Corporation and named President and Chief Executive Officer of the Westinghouse Government Services Group, replacing Jim Gallagher, who retired effective September 1. Ambrose is a 27-year veteran of Westinghouse who, since 1991, has served as President of the Westinghouse Savannah River Company. He will report to Tom Zarges, Chairman of the Board, Westinghouse Government Services Group.

## **WSRC Reorganization**

Effective September 1, Joseph J. Buggy was appointed President of Westinghouse Savannah River Company.

Mr. Buggy became WSRC's Executive Vice President in 1991, and was instrumental in building the integrated management team concept now in place at the Savannah River Site. He came to WSRC in 1991 from the position of President, West Valley Nuclear Services Company, a Westinghouse subsidiary in western New York engaged in the environmental restoration of a former commercial nuclear fuel reprocessing facility for DOE.

Also, effective September 1, Robert A. Pedde was appointed WSRC Executive Vice President, replacing Mr. Buggy.

Mr. Pedde is currently Vice President and General Manager of the Defense Programs Division. He worked for the Tennessee Valley Authority for 17 years in a variety of positions of increasing responsibility -- including nuclear construction, project management and general management. He joined WSRC in 1989 as Manager, P Area Reactor Restart, managed the Replacement Tritium Project/Program from 1991 to 1994, and served as the Tritium Area Manager in the Nuclear Materials Processing Division from 1994 to 1996.

Effective September 1, Charles G. (Chuck) Spencer was appointed Vice President and General Manager, Defense Programs, replacing Mr. Pedde.

Mr. Spencer is currently Deputy General Manager, Environmental Restoration Division. Prior to 1996, he was the Deputy Program Manager for the Environmental Restoration Department and Program Manager for the Uranium Solidification Facility. Mr. Spencer joined WSRC in 1990 as the Manager, Tritium Support Services during the start-up of the Replacement Tritium Facility. From 1980 to 1990, Mr. Spencer held management positions in nuclear engineering and project management for Centerior Energy Corp., which owns the Perry, Davis Besse, and Beaver Valley Nuclear Stations.

Mssrs. Pedde and Spencer will report to Mr. Buggy.

## **BNFL Appoints Former Westinghouse Employee to Senior Management**

BNFL Chief Executive Officer John J. Taylor announced that Paul A. Miskimin has been elected President and Chief Executive Officer of BNFL, Inc. Mr. Miskimin took over full responsibility for the company on August 16, 1999.

Mr. Miskimin comes to BNFL, Inc. from CH2M Hill where he was Senior Vice President for Corporate Development for the Energy Environment and Systems Business Group, responsible for business and acquisitions.

Prior to CH2M Hill, he was Senior Vice President for Federal Programs at Jacobs Engineering.

From Mr. Miskimin's early days as a nuclear and plant engineer in Idaho, to managing the design and construction of commercial reactors, he has also worked managing plutonium processing operations at Hanford. He was Project Manager for the Westinghouse at Waste Technology Services Division at the Waste Isolation

Pilot Plant, and General Manager of Environmental Restoration and Waste Management for the Project Engineering Services Contract at the Savannah River Site.

## Part-time Work Opportunities for WSRC/BSRI Retirees

WSRC has advised that the system is now in place to consider retirees for part-time employment with the WSRC Team. WSRC/BSRI retirees who would like to be considered for part-time work at SRS should do the following:

- Prepare a resume that identifies your work experience, area(s) of expertise and references.
- Transmit your resume with a cover letter to WSRC. Your cover letter should clearly state that (1) you are a WSRC or BSRI retiree and (2) you are seeking part-time employment. Remember - when looking for employment, networking is often helpful.
- Send resume and cover letter to:

Willie Bell  
Westinghouse Savannah River Company  
Human Resource Staffing  
Bldg. 719-4A  
Room 149  
Aiken, SC 29808

- When projects or activities are identified that can be accomplished within the guidelines of not exceeding eight days (63 hours) in any one month, retirees who have the required background, experience or knowledge can be considered for these assignments.

***RESTRICTION: Generally, once an employee retires from a company, the retiree cannot work directly for the employer as an employee without suspension of the retiree's pension. The WSRC Pension Plan contains a provision acceptable to the Department of Labor which allows for employment of retirees for up to eight days (63 hours) per month without having to suspend a retiree's pension. WSRC will enforce this provision in the part-time employment of retirees.***

## Retiree Physicals

One of the long-standing SRSRA objectives is the reinstatement of annual Site retiree physicals. In pursuing this objective, Congressman Lindsey Graham of South Carolina has actively supported the Association's efforts. In trying to obtain a better understanding of why WSRC/DOE continued to refuse to reinstate retiree Site physicals at SRS, Congressman Graham's letter of January 18, 1999, raised a number of questions on this issue to WSRC Management. In response to Congressman Graham's letter, WSRC responded with a letter dated March 11, 1999. These two letters were forwarded to the Association by Congressman Graham's office for the purpose of keeping SRSRA members informed. Both of these letters are attached to this Newsletter.

Recognizing that reinstatement of Site retiree physicals probably will not occur in the near future, the SRSRA Board of Directors have voted to pursue seeking arrangements with several local hospitals to provide retiree

physicals at their facilities. The Association has had very preliminary talks with Aiken Regional Medical Center and University Hospital in Augusta. The concept that is being considered is as follows:

- SRSRA would survey members in the local area to determine interest.
- The names and addresses of interested retirees would be provided to the hospitals.
- The hospital would contact the retiree and schedule the physical, probably during the months of the retiree's birthday. Covered spouses could also be scheduled at the same time.
- The physical examination and all tests would be conducted at the hospital, making the total physical a "one-stop" visit.
- The hospital would take care of billing Blue Cross/Blue Shield after collecting the required co-payment.
- The total physical would be designed to closely follow the Site physical; however, it would have to fit within the Blue Cross/Blue Shield (BC/BS) reimbursable limits (\$225 plus retiree co-payment).
- The hospital will be asked to provide the retiree with a statement of the results of the physical and to also provide the retiree's private physician with a copy, if requested.

More work on this concept needs to be completed prior to determining if this one-stop physical is feasible. After detailed meetings with the hospitals and determining what issues that may arise with BC/BS and SRS (SRSRA has already advised BC/BS WSRC of our intent to pursue this concept.), we will communicate with the SRSRA membership. To secure the hospitals' participation, a certain volume of participation will be required to make it attractive to the hospitals. This volume will have to be determined through meetings with the interested hospitals. Currently the SRSRA is working toward a goal of having this option in place for the year 2000.

### **WSRC Agrees to Cover Additional Procedures as Part of the Annual Physical**

Through discussions with WSRC Benefits, the following procedures have been added to those that are approved for reimbursement as part of the annual retiree physical, subject to the \$225 maximum reimbursement.

<b>Procedure</b>	<b>Blue Cross/Blue Shield - Maximum Negotiated Reimbursement to Doctor/Lab</b>
Chest X-ray (single view)	\$33
Pulmonary Function Test (CPT 94060)	\$73
Glaucoma Screening (Limited Office Visit) (CPT 99201)	\$40 - Primary \$37 - Specialist

For these procedures, the normal co-payments apply. For example, if you visit an ophthalmologist for glaucoma screening, the retiree would be responsible for the \$10/\$20 office visit co-payment. For glaucoma screening, WSRC emphasized that this procedure be clearly identified to Blue Cross as being part of the annual physical because this is normally not reimbursable without a diagnosis. If the chest X-ray and pulmonary function test is performed outside of the doctor's office, the retiree would normally be subject to a 10% co-payment. To stay within the maximum reimbursement limit, a retiree may wish to schedule some tests one year and other tests the next year.

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**REMEMBER:** *To be reimbursed for annual physical costs*, the medical procedures must be performed at a Blue Cross/Blue Shield (BC/BS) Network provider. BC/BS has network providers throughout the United States.

### **WSRC Establishes Year 2000 Health Benefit Rates**

WSRC, through the use of a benefits consultant, has established Year 2000 Health Benefit Rates as shown in the table below. These rates will be communicated to employees and retirees in late September. This communication will be followed by an enrollment period, currently scheduled to extend from October 1 through October 15, 1999. It is expected that this will be a passive enrollment; therefore, if you do not wish to change either your level of coverage or the number of persons covered. No action will be required. In this case, you will automatically be enrolled for the year 2000 with the same coverage as you have now. However, if you wish to increase/decrease your level of coverage (Prime/Standard/Basic) for other medical or dental options or the number of individuals covered by your WSRC/BSRI Health Insurance, you will have to make a telephone enrollment, carefully following the instructions that will accompany your enrollment package.

By providing the following year 2000 rate table in advance of the formal enrollment period, it is hoped that this will provide SRSRA members with an opportunity to review their individual situation prior to having to make a decision on year 2000 coverage.

## **Benefits Under WSRC Plans and Medicare**

The SRSRA has gotten inquiries from several members as to what happens to their WSRC/BSRI Medical coverage when they become eligible for Medicare. Although we published this information before, we decided to publish it again because of the many new members of the SRSRA. The attached material, Westinghouse Savannah River Company, "Benefits Under Prime & Standard Plans and Medicare," was originally presented by John Felkel, WSRC Benefits, at a SRSRA meeting. If a retiree has a question about the Medicare carve-out procedure that is not answered by the attached, you may wish to call WSRC Benefits at (803) 952-9542.

***NOTE: In some cases, the Medicare allowable amount is higher than the BC/BS contract rate. In ALL cases, a Medicare participant is responsible for the Medicare allowable amount. If medical providers participate in Medicare, they cannot accept more than the Medicare allowable amount.***

## **State Tax Withholding - Pension Checks**

Recently retirees should have received a letter dated July 25, 1999, and follow-up letter dated August 6, 1999, from Mellon Bank advising that retirees may elect to establish state tax withholding from their pension checks. This option is currently available only to Georgia and South Carolina residents. Since there is considerable expense (fee charged by State for out of state employer withholding accounts to the WSRC/BSRI Pension Plan, the Site made the decision to consider other states when their retiree population reaches 50 plus.

We are pleased that WSRC responded positively to SRSRA members' request to establish state tax withholdings for pension checks.

Note: The Association has had reports that there has been difficulty using the automated telephone prompt system to establish tax withholding. If a retiree experiences this problem, it is suggested the retiree stay on the line and talk to a service representative.

## **Information for Retirees Who Are Residents of South Carolina Regarding State Income Tax - South Carolina Tax Commission**

The following article was taken from the Aiken Standard, Aiken, SC, Sunday, September 12, 1999 issue.

### ***Retirees can amend returns for 1994-97 for deductions***

South Carolina retirees who elected to wait until they turned 65 before taking a retirement deduction are now eligible for a refund.

A new law addresses an oversight in a special senior citizens tax break passed last year.

Previously, taxpayers who retired before age 65 could take a \$3,000 deduction in the first year they receive retirement income and then take the \$10,000 deduction when they turn 65. An election is no longer necessary.

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Last year, retirees who had made no election or had not intended to make an election were allowed to amend their income tax returns to claim the \$3,000 deduction for prior years.

This left a gap for those who had followed the rules and made an election.

This 1999 legislation corrects that inequity by allowing all eligible retirees to amend their returns to claim the \$3,000 deduction regardless of any election made.

Income tax returns may be amended for the years 1994 through 1997.

The deadline for filing amended returns for tax years 1994 and 1995 is December 31, 1999.

The deadline for 1996 amended returns is April 15, 2001.

Taxpayers, however, are encouraged to file their returns as quickly as possible.

A separate amended return, SC1040X, must be filed for each eligible year. This form is available on our website at [www.dor.state.sc.us](http://www.dor.state.sc.us) or by calling 1-800-768-3676.

### **Expenses of Savings and Investment Plan (SIP) Funds**

The WSRC/BSRI SIP added two (2) new Index funds to the SIP Investment Fund lineup effective July 1, 1999. The new index funds are a Bond Index Fund and a S & P 500 Equity Index Fund. Both of these funds are managed by State Street Global Advisors (SsgA), the Investment Management arm of State Street Bank and Trust Company.

With the introduction of these two new funds to the SIP lineup, questions have been asked as to the expense figure for these funds. In response to these questions, the SRSRA obtained the following information and cost data from WSRC Benefits.

The new index funds, Bond Index Fund and the S & P Equity Index Fund, are institutional commingled funds and not mutual funds. Expenses for institutional funds are usually quoted as basis points rather than percentages. Expenses for these two new funds are four basis points. One hundred (100) basis points is equal to 1.0% so four (4) basis points is .04%. Therefore, if you have \$10,000 invested in one of these funds for one (1) year, the expense will be \$4.00. These two funds were picked by WSRC over other index funds of the same type because the returns were comparable and the expenses of the selected funds were lower, which results in the potential for better returns in the long run for participants. Expenses for institutional funds are negotiable, based primarily upon the dollar values expected to be placed with the investment managers, while mutual fund expenses are not negotiable.

Participants should be aware that neither the net asset value (NAV) or the total return of an institutional fund is available in the newspaper nor on the Internet. Participants can track an institutional index fund by tracking the index the fund replicated or by calling the participant voice response system at 1-800-360-2SIP.

Institutional funds do not have prospectuses, however, fact sheets for these two new SIP funds are available by calling the voice response system. The current “annualized expense percentages” for each fund in the SIP are as follows:

Fixed Income Fund - An institutional separately managed account - currently	
the annual fee is	0.1049% (fee fluctuates dependent on asset balance)
Bond Index Fund -	0.04%
S & P 500 Equity Index fund -	0.04%
BT Lifecycle Short Range Fund -	1.00%
BT Lifecycle Mid Range Fund -	1.00%
BT Lifecycle Long Range Fund -	1.00%
BT Equity Appreciation Fund -	1.00%
BT International Fund -	1.50%
BT Small Cap Fund -	1.25%
Fidelity Puritan fund -	0.65%
Fidelity Magellan Fund -	0.62%
Janus Fund -	0.87%

### **Life Insurance Tax Table Changes**

As reported in an earlier edition of the SRSRA News, the IRS limits the amount of Life Insurance coverage that can be provided to an employee/retiree tax free. In general, your first \$50,000 employer-paid (non-contributory) group term life insurance is tax-free to the employee/retiree. For coverage above that, however, you must list on your Federal Income Tax return a certain amount of additions “Income” or what is also known as “imputed income”.

You must report (and pay a tax on it) even though you did not actually receive the income. This amount is supposed to reflect the money your employer spends to give you coverage above the \$50,000 threshold. But according to Neil Downing of Money Line, it does not because this “imputed income” is based on a one-size-fits-all table of premiums developed by the IRS.

This table is now out-dated. It does not take into account that people are living longer, that the workforce includes more women (who tend to live longer than men), and that term life insurance generally does not cost as much as it once did.

Because the table was based on old data, workers/retirees had to list more income on their tax returns, which resulted in the payment of higher taxes.

The American Council of Life Insurance has persuaded the IRS to update its table to reflect the change. For most, the new table took effect in July, 1999. Exactly how much an individual who will be affected by the change will save depends on age and amount of coverage.

A comparison of the old and new tables is provided below:

**Uniform Premium Rates as Established by IRS**

Age Bracket	Previous Monthly Cost for Determining Imputed Income per 1,000	Effective in July, 1999 Monthly Cost for Determining Imputed Income per \$1,000
55-59	\$0.75	\$0.43
60-64	1.17	0.66
65-69	2.10	1.27
70+	3.76	2.06

A retiree's age for the purpose of determining imputed income is his/her age at year's end.

**“Cold War Heroes”**

During an interview on ABC's Today Show on August 10, 1999, about the possibility that some employees at DOE sites were unknowingly exposed to plutonium, Energy Secretary Bill Richardson said that all employees of all the DOE sites were “heroes of the Cold War”.

**Health Effects - DOE Reacts**

In recent months, there have been a number of newspaper articles reporting on health concerns for atomic workers at other sites within the DOE complex. These range from asbestos and beryllium to plutonium and radiation and DOE's changing position on responsibility for health effects.

Several of these articles have been included with this Newsletter for the information of SRSRA members. When taken individually, these occurrences may seem to be isolated events, but as more of these concerns are reported, some retirees are beginning to ask questions. Did DOE influence discontinuing the SRS Site physicals because of the precedent it might set for other sites within the DOE complex?

As concerns continue to mount among current and former workers at sites in the DOE complex, the following action was taken by DOE.

DOE has set up a toll-free telephone number (1-877-447-9756) for questions from current and former DOE contract workers about the Secretary's recently announced health and workers' compensation initiative.

Callers will get a voice mailbox where they are asked to leave their names and phone numbers. They will receive a return call within 24 hours or the next business day, whichever is sooner.

The SRSRA is interested in receiving feedback from members who contact this toll number in order to share response with other members.

## **Savannah River Site Citizens Advisory Board - Review of ITP**

### **Recommendation No. 95**

July 27, 1999

Contractor Replacement  
High Level Waste In-Tank Precipitation  
Process Replacement

### **Background**

High Level Waste (HLW) consists of sludge at the bottom of a HLW tank and a supernate salt solution above the sludge. There are about 34 million gallons of highly radioactive HLW material in tanks that hold about one million gallons each. Most of the radionuclides are in the sludge but some, primarily Cesium-137, are in the supernate salt solution. Originally the salt solution was to be separated into a high-activity fraction that would be vitrified in the Defense Waste Processing Facility (DWPF) for eventual shipment to a geological repository and a low-activity portion that would be disposed of as saltstone in the Z-Area vaults. The separation process would be done via In-Tank Precipitation (ITP) whereby strontium, uranium and plutonium were to be absorbed to Monosodium Titanate and cesium was precipitated with Sodium Tetraphenylborate.

The ITP commenced operation in 1995, but was shut down in 1996 because of the production of a larger volume of flammable benzene than was expected. A chemistry research program was started to further develop a comprehensive understanding of the problem. In January, 1998, SRS decided that the current ITP process could not cost effectively meet safety and production requirements and a systematic search for alternatives was initiated

### ***The Citizens Advisory***

Board extensively reviewed the alternatives selection process with a public focus group and was very pleased with the process. This was reflected in Citizens Advisory Board Recommendation 69.

A review of the history of ITP was performed by the United States General Accounting Office (GAO) (Ref.1). The GAO highlighted management problems.

Subsequent to that report, the Department of Energy-Headquarters has decided to replace Westinghouse Savannah River company as the contractor for the ITP process replacement (Ref. 2).

The Savannah River Site Citizens Advisory Board (CAB) is concerned that a change in contractors for this process will increase total costs and stretch out the schedule for emptying the SRS HLW tanks. The Board does not believe that improving project management is a compelling reason to replace the contractor, since the contractor remains at SRS and

received fee awards last year. It remains a high priority to the CAB to empty and close the HLW tanks and to ship the vitrified HLW out of South Carolina as soon as possible. We are concerned that because of the complexity of the problem, it will be difficult to find a contractor with the expertise and experience to quickly and successfully develop and implement an alternative to the ITP process.

### **Recommendation**

The SRS Citizens Advisory Board recommends that the Department of Energy provide the following:

1. The reasons DOE used in deciding to replace the current contractor to design, build, and operate the ITP replacement rather than continue to work with the existing contractor and to further improve project management and problem resolution.
2. The expected incremental cost increase and schedule delay associated with the major action to secure another qualified contractor, the turn-over in personnel that will ensue, and followed by training of the new contractor personnel.
3. The information requested in items 1 and 2 above be provided to the CAB prior to selecting a new contractor.
4. The CAB recommends that DOE consider retaining the current contractor and devote its efforts to the improvement of project management.
5. If DOE proceeds with the search for a new contractor, we recommend that the current contractor, Westinghouse Savannah River (WSRC) be allowed to compete along with every other contractor to perform the mission to replace ITP and then to operate the replacement technology.

### **References**

1. Nuclear Waste - Process to Remove Radioactive Waste from Savannah River Tanks Fails to Work, Report to the Ranking Minority Member, Committee on Commerce, House of Representatives, GAO/RCED-99-69, April 1999.
2. The Augusta Chronicle, June 2 & 3, 1999, The State, June 2, 1999 and The Aiken Standard, June 2 & 3, 1999.

### **Membership - Gus Griffin**

The SRSRA now has over 600 paid members. Between January and August 1999, letters and/or telephone calls went out to an additional 1200 retirees asking them to join SRSRA and assist in our efforts to protect retirement pensions and benefits.

Numbers are very important when representatives of the SRSRA meet with SRS and DOE management, Congressional Delegations, and the media to discuss retiree issues.

Please encourage fellow retirees whom you personally know to join the organization. Paid members will receive a membership card and periodic newsletters.

**Please complete, detach and return to address listed.**

**SRS Retiree Association**

**P. O. Box 5686,**

**Aiken, SC 29804**

**WE NEED YOUR CONTINUED SUPPORT!**

Yes, I want to renew my membership in SRSRA for 1999. Enclosed is my check for \$15.00 made payable to SRSRA for 1999 membership dues.

To update our records, please complete and return this form.

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City, State, Zip Code: \_\_\_\_\_

Telephone: \_\_\_\_\_

Retired from BSRI \_\_\_\_\_ WSRC \_\_\_\_\_ Date of Retirement \_\_\_\_\_

E-mail Address (if available) \_\_\_\_\_