

January 2008

Dear Retiree/Surviving Spouse:

As we head into a new year, one that we hope is filled with good health and happiness for all of us, I must reflect on the wonderful support DEAR has received from our DTE retirees and surviving spouses. Your support both financial and emotional is what keeps us moving forward to the best of our ability for the preservation of benefits we all worked so hard for. THANKS!

The 2008 benefits enrollment process was another reminder that benefit administration is a real challenge for DTE, their partners, and by extension for retirees and surviving spouses. Hopefully each of you has received a letter from DTE dated December 3, 2007, addressing a number of issues and resolutions with the 2008 enrollment process. That letter was the direct result of a meeting between DTE and number of your DEAR board members that took place on November 15, 2007, and a subsequent meeting of a new DEAR/DTE subcommittee on November 29, 2008 with Hewitt in attendance. This new subcommittee will meet on a scheduled basis with Hewitt to apply our continuous improvement skills to enrollment process moving forward. DEAR is encouraged that DTE has invited us to participate in the regularly scheduled benefit administration meetings with Hewitt representatives. DEAR has strong representation at these meetings as our representatives are Jack Abella, Kathy Sullivan, Bob Tompkins and Gerry Winkler.

Hewitt should continue to be the first contact when you have concerns or need to make changes to insure delivery of your benefits, pension checks, and to resolve any concerns you have. You can contact them either online at www.ybr.com/dteenergy or by phone at 1-866-899-4DTE. If you are not satisfied with the resolution of your concern then you should contact Mr. Doug Green at DTE either online at greenda@dteenergy.com, or by phone at 1-313-235-7335.

This month DEAR will have four Board members attending the National Retiree Legislative Network (NRLN) annual meeting in Washington, D.C. We are trying to schedule meetings with our Michigan Congressional representatives to present our case for needed legislation for the protection of retiree benefits. The NRLN is pursuing an aggressive legislative agenda for 2008 to try and stem the tide of companies who are reducing retiree benefits post retirement. Our DEAR past President, Bob Foresta, has been selected to fill the position of Vice President-Legislative Affairs of NRLN and has an update letter later in this newsletter. Bob remains on the DEAR board and has the full support of our board moving as he carries out his duties with NRLN.

DEAR Board of Directors

Jack Abella • Bob Cabble • Dennis Dopke • Bob Foresta • Charlotte "Charlie" Mahoney • Jim Piana • Bob Pierce
John Sangregorio • Kathy Sullivan • Bob Tompkins • Frank Torre • Gerald Winkler

"By Retirees for Retirees"

We see 2008 as a very important year to try to get the attention of the U. S. Congress to pass laws that will protect the benefits provided retirees at the time they retired. This will require a massive grassroots letter writing effort from retirees and surviving spouses to get the attention of our Congressional representatives. So sharpen your pencils.

I am pleased to announce that at the DEAR board meeting on November 7, 2007, Mr. Robert Barrette Jr. agreed to join the DEAR Board and to serve as assistant treasurer.

DEAR offers congratulations to UWUA Local 223 on their new contract with DTE that was ratified in December 2007. The Local's continued success in obtaining financial security and benefit retention for their future retirees is to be applauded.

HOLD THE DATE: Please mark your calendars now so you can attend the DEAR annual meeting on Thursday May 22, 2008. The meeting will again be held at the Ukrainian Cultural Center in Warren. Watch for details and reservation contacts in our April DEAR Newsletter.



James Piana

2007 DEAR FINANCIAL UPDATE — Treasurer Bob Cabble

DEAR ends the year of 2007 in good financial position with approximately \$3000 dollars less in our coffers than we began the year and a cash balance estimated to be \$41,500. We appreciate the continued support from our retirees and surviving spouses, however, the number of donors in 2007 decreased by more than 600. As we look at 2008 we see the need to become more aggressive in our strategies, with particular emphasis on trying to support Federal Legislation, which we expect will require a significant increase in our outflows. Expenses for communications with our retirees will continue to grow as we identify more and more DTE retirees. A detailed financial report will be made at our DEAR Annual Meeting on May 22, 2008.

RECENT EEOC RULING – For two years now NRLN has been following an Equal Employment Opportunity Commission (EEOC) ruling concerning health care for retirees eligible for Medicare. On December 26, 2007, the EEOC published in the Federal Register its final rule that gives employers free reign to use age as a basis for reducing or eliminating healthcare benefits for retirees 65 and older.

While this does not have an immediate impact on DTE/MichCon retirees, DEAR will work to support NRLN, AARP and other organizations to influence the reversal of this rule that effectively legalizes age discrimination against retirees over the age of 65.

HELP WANTED – RETIREE READERSHIP! – DEAR is interested in reaching as many DTE retirees as possible with our newsletter. We need help in getting mailing addresses for retirees. Please share your newsletter with retirees you know – especially those joining us after 2005. If they would like to receive their own copy encourage them to send a post-card with their U.S. Mail address and e-mail address to DEAR c/o Kathleen Sullivan, 3661 Fairgrove Lane, Auburn Hills, MI 48326. Your assistance in this important matter is appreciated.

NRLN UPDATE - A letter from Bob Foresta to Members of DEAR, NRLN and You!

Rome Burned while Nero Fiddled. We've all heard those words many times and as I reflected on the end of 2007, those words came to mind. We retirees are a lot like Nero. Here is my personal analogy of how those words fit many of us today: *'Health care promises that we believed we earned are being constantly eroded by Corporate America, first only to non-represented retirees and more recently, many union contracts are now taking on more shared costs (Rome Burning). Retirees (Nero) complain (Fiddling) to one another but the vast majority waits for someone else to do something'*.

Employer paid health care across the country is eroded daily and Congress, under Corporate Lobbyist pressure, has dragged its combined feet ignoring the plight of many retirees that were not prepared to take on these added health care costs.

Some may wonder why I lay some of the blame for inaction by Congress on retirees. Let the facts speak for themselves. DTE Energy has over 11,000 retirees (we can't get an exact count from DTE) and DEAR reaches approximately 8600 of them every quarter with a newsletter plus board members visit with retiree groups and take their concerns back to DTE management. You can see the participation level elsewhere in this newsletter (DEAR Treasurers Report) and you will see that the percentage of active participants is not very encouraging. The Associations that make up the NRLN claim over two million members but the individual number of active retirees is under 10%. Anyone that has worked with statistics has heard that 80% of what gets done is done by only 20% of the entire group. We don't begin to meet even that average criteria.

I, for one, am not ready to throw in the towel and I hope more of you will step forward and help us convince Congress that it is time for them to pass legislation that would be a win-win situation for retirees and Corporate America. The 2008 NRLN agenda (www.nrln.org) is an agenda that we believe is an excellent basis to accomplish that goal. But having a good agenda is still not enough against the big lobby groups. The NRLN Washington staff has been working with Congressional leaders touting our agenda, but the sad state of Washington politics is that those pushing their agenda need to have preliminary bills prepared before any Congressman will fully embrace that agenda. Preparing that type of document can cost over \$50,000.00 and the present NRLN financial support does not cover that kind of expense.

We need the help of all retirees that can afford it to support both their local organizations and also to become individual contributors to the NRLN. Retirees with Internet access can also join the NRLN Grass Roots effort and write to your Congressional Representatives urging them to listen to retirees as well as the well heeled lobbyists. You can do both of these steps with one easy visit to the NRLN web-site noted above. As I finish this letter, I got the NRLN report that Michigan now has 365 grassroots members covering all of Michigan's 15 Congressional districts. A great big thank you on behalf of retirees across the United States and from me personally- this is a great start. As I assume my new role as NRLN V.P. Legislative Affairs, having all 365 of you committed like this makes my job more meaningful. Let's working toward a million Fiddlers nationwide so that Congress knows we expect them to stop the erosion of benefits we worked for and were promised.

Join the ranks of those that are working on your behalf today!

Just visit the NRLN web-site at: www.nrln.org and follow the links to Grass Roots

Robert 'Bob' Foresta – Past President DEAR Board and NRLN V.P. Legislative Affairs

“By Retirees for Retirees”

REMINDERS

DONATIONS should be made payable to DEAR and sent to Robert Cabble, 11651
Cocoa Court, Sterling Heights, MI 48312-3023 rcabble@comcast.net

U.S. MAIL/E-MAIL ADDITIONS/CHANGES should be sent to Kathleen Sullivan,
3661 Fairgrove Lane, Auburn Hills, MI 48326-4307 Lucretia3L@comcast.net

COMMENTS AND SUGGESTIONS should be sent to Robert Foresta, 13120 Orange
Street, Southgate, MI 48195-1616 rforesta@dearalliance.org

OTHER RESOURCES

Alliance for Retired Americans	www.retiredamericans.org
American Association of Retired Persons	www.aarp.org
DEAR Web Page	www.dearalliance.org
Edison Credit Union (On-line)	www.detedcu.org
Edison Credit Union (By telephone)	1.800.842.8568
Hewitt (By telephone)	1.866.899.4DTE (4383)
Hewitt (On-line)	www.ybr.com/dteenergy
Local 223 Web Page	www.local223uwua.org
Medicare	www.medicare.gov
National Retiree Legislative Network	www.nrln.org

22130 Blackmore
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Detroit Edison/MichCon Alliance of Retirees

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