

JDRO – A FAMILY OF JOHN DEERE RETIREES

We send best wishes to all John Deere salaried and non-bargaining unit retirees who either belong or are considering joining this organization. Known simply as JDRO, our mission is to provide relevant information regarding federal and state laws and regulations that impact us in such areas as pension and healthcare plans. But we are so much more than that. We are the only independent and non-partisan John Deere Retiree organization dedicated strictly to providing our members with information and training that prepares them for dealing with these complex issues.

We trace our roots to November 2007, when the Company announced that those salaried and non-bargaining unit retirees who had retired after 1 July 1993 would no longer be included in the John Deere Healthcare Plan. Rather, they would be provided credits each year that could be used to help offset expenses for all health related needs. Seeing the injustice of this decision we formed an organization known as the Flex Retirees Organization (FRO). Incorporated in 2007 as a not for profit Iowa Corporation with volunteer Officers and a Board of Directors, it was our intent to convince Deere to reverse this onerous decision, or failing that, to pursue legal remedy.

Eventually, our case was heard in court and the resulting decision was not in our favor. Despite that ruling, however, we learned two valuable lessons from the experience:

- Deere's policies in these critical areas must be continuously monitored and our legal rights defended in future years, and
- Most retirees were generous in their praise of our efforts and for the valuable help we provided them in working through benefits difficulties. As it turned out, we were the only dependable and objective voice during that trying time.

Following that experience, we realized that our organization must be expanded to include all salaried retirees and other interested people within the Company. As a result, we decided to become an associate member of The National Retiree Legislative Network (NRLN), a national organization that represents more than two million retiree associations aligned with such companies as AT&T, IBM, GM, Chrysler, Kodak, and Boeing. Our president of JDRO is a member of the board of Directors of NRLN. As such, we are a large and powerful group of people dedicated to enacting federal legislation to protect pension plans and healthcare benefits.

As members of JDRO and NRLN, you can belong to a collective assemblage of fellow retirees who bring a strong voice when action is needed at the state or federal level. Recall President Reagan's admonishment to "Trust but Verify" when dealing with those having other agendas. At the JDRO level, we have a website for members with information on our activities, meetings and information on issues of interest. JDRO has conducted several training and informational sessions in local Deere communities. We assist members on resolving health care issues and / or directing them to where they can find assistance.

JDRO's primary objectives are to protect John Deere Salaried Retirees benefits now and in the future and to provide relevant information and assistance to members. If you think that our benefits are not in jeopardy, please read Ellen Schultz's book: "Retirement Heist: How Companies Plunder and Profit from the Nest Eggs of American Workers". We can be prepared for the future whatever it may bring by maintaining a strong organization ready to act if necessary. Remember that there is strength in numbers. Since we don't have access to the Deere list of Flex Salaried Retirees, we ask that you talk to people you know who are in this group and encourage them to join you as a JDRO member. We appreciate your ongoing help and support.

JDRO dues are a modest \$25 per year per household with about 20% of that going for your membership in the NRLN.

Please make your check out to JDRO for \$25.00 and mail to: PMB 188, 4343 16th Street, Moline, Illinois 61265