



# MASSACHUSETTS RETIREES UNITED

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## NEW FEDERAL LEGISLATION

Marie Ardito

MRU is in the process of working with Congressman John Tierney of the MA 6<sup>th</sup> Congressional District, who will file a piece of legislation at the federal level. This legislation will allow you to subtract the money you pay for health care premiums from your Social Security or pension before either is federally taxed.

Those working in the private, public, or federal sector are allowed to subtract health care premiums from their salary before it is federally taxed. This is the "Cafeteria Plan," which went into effect in the late 80's and early '90's. Under this plan workers are allowed more deductions than we are looking for under this proposed legislation. The legislation Congressman Tierney will file is limited to the amount you pay for health care premiums only.

How much does this translate in savings to you? Based on my personal tax responsibility for this year, I subtracted what my husband and I pay in Medicare B premiums from our Social Security, and what we pay for supplemental coverage from my

pension. Then I looked at our federal tax responsibility and what this would mean in savings. The result was \$760. This number will increase yearly as health care premiums continue escalating. If you itemize you get to deduct some of this. With this legislation you would get to deduct all or most of it.

Why should we pay federal tax on the money that we pay for health care premiums when those working do not? Some of us were never allowed this benefit when we were working because we retired before it came into play. Others enjoyed the benefit for a very short time. This is another example of the government ignoring seniors.

Where is the legislation at present? We have jumped the first hurdle. There is only one other bill filed by the National Association of Retired Federal Employees (NARFE) that deals with this issue. Their bill limits the benefit to those civilians and military retirees collecting a federal pension. Our proposed legislation is all-inclusive and has no counterpart. The only people

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who will not receive a benefit under our legislation are those retirees who do not pay federal income tax.

The federal government did not adopt the "Cafeteria Plan" until 2000. NARFE jumped on this immediately to extend to their retirees the same benefit. It makes one wonder who is out there representing the rest of us when the "Cafeteria Plan" has been in our work place ten to fifteen years longer. According to an article in both the *Washington Post* and the *Federal Times*, it is estimated that the average savings to the taxpayer for federal workers will be \$820. So you see it is a worthwhile savings to pursue.

Presently, our bill is in the Congressional Budget Office, which determines the cost of the proposed legislation. I have told Washington that I do not want to hear about it being too expensive. If they can afford it for those working they can afford it for those retired.

You will be kept abreast of what is happening with this legislation in each issue of our newsletter, and will be asked to help get co-sponsors for the bill. Be thinking about what you can do now to make the filing of this bill a reality?

I have been impressed by the enthusiasm of those working in Congressman Tierney's office to help in the process of doing the work necessary to get this bill filed. Please take three minutes to thank the Congressman and members of the Sixth Congressional District for the work they are doing on this.

Email: [helen.rushlloyd@mail.house.gov](mailto:helen.rushlloyd@mail.house.gov)

Regular mail:

Congressman John Tierney  
2238 Rayburn House Office Building  
Washington, D.C. 20515

It is imperative that we all do this whether living in or out of Massachusetts. They must know how important this issue is to seniors.

The MRU Newsletter  
Established in 2006  
Quarterly Publication

Patricia A. Delaney, Editor  
[pdelaney@retireesunited.org](mailto:pdelaney@retireesunited.org)

## MRU presents a Free Seminar

**So, you want to start your own business?**

**Then come to this free seminar.**

Saturday, June 16, 2007 from 9:30-11:30

**Presidential Park**  
**Building 3, Suite 105**  
**314 Main Street**  
**Wilmington, MA 01887**

### DIRECTIONS:

Rt.38, Wilmington, MA

Presidential Park is across from Wilmington House of Pizza and Dunkin Donuts.

**Presenter:** Vin Restivo, a retired educator and business counselor.

He is a counselor for **SCORE**, a non-profit organization that offers free counseling and small business basics to those wanting to begin their own small business.

This seminar is open to all retired or active employees from the public or private sector that are interested in starting a business. Topics will include how to develop a business plan, the seven step marketing plan, finding useful resources and more.

It is limited to the first 25 who register by email to: [mardito@retireesunited.org](mailto:mardito@retireesunited.org)

or by phone by calling Marie at 1-781-272-8073

### In Memory

The leadership and membership of MRU offers condolences to the family, friends and former colleagues of two of our members who have died.

Alice Britnell,  
retired from Holliston Public Schools

Joanna Calef,  
retired from Chelsea Public Schools

**MRU, Second Annual State Meeting**

**Keynote Speaker: Marie Ardito**

Topic: State and Federal Legislation  
Place: The Greater Lawrence Vocational  
Technical High School  
57 River Road, Andover, MA

Date: May 17, 2007

Time: 9:00 Registration and Coffee  
9:30 Meeting for acceptance of the  
bylaws, election of officers and financial report  
11.30 Buffet Lunch

**Cost:** The meeting is open to all members. The luncheon is available for a cost of \$10.00 and is limited to the first 150 members who register by **May 7, 2007.**

REGISTRATION FOR THE SECOND ANNUAL MRU STATE MEETING

NAME \_\_\_\_\_

ADDRESS \_\_\_\_\_

PHONE NUMBER \_\_\_\_\_

EMAIL \_\_\_\_\_

Clip and return this completed form with \$10.00 luncheon registration fee to **Massachusetts Retirees United**. Mail it to:

**Massachusetts Retirees United  
P.O. Box 4015  
Chelmsford, MA 01824-0615**

**Directions**

**Greater Lawrence Vocational Technical High School  
57 River Road  
Andover, MA**

**Route 93 North or South to Exit 45, River Road**

**At the end of the ramp take a left if North and right if South**

**The school is 1/8 of a mile on the left.**

**Route 93 can be accessed from Routes 495 and 95 (128).**

## UMASS DARTMOUTH EXAMINING FEASIBILITY OF ON-CAMPUS 55 PLUS HOUSING

Umass Dartmouth is working with Campus Continuum, a firm that is developing a network of university-affiliated 55+ active adult communities, to determine whether such a facility would be appropriate and feasible for campus.

The College is collaborating with Campus Continuum to conduct a feasibility study for the project. "We are inviting our alumni and other members of the community to learn more about the concept and let us know what types of physical and service amenities they would prefer," said Mary Ellen Defrias, Senior Outreach Coordinator for the University.

An online survey designed to gauge interest in the concept is available.

[www.campuscontinuum.com/umassd](http://www.campuscontinuum.com/umassd)

<http://www.campuscontinuum.com/umassd>

"We believe UMass Dartmouth can attract a diverse set of baby boomers to live on campus. Their skills and experience will enrich the academic community," said Gerard Badler, Managing Director of Campus Continuum, the Newton-based developer, which brought the concept to university administrators. Residents could gain access to the programs and facilities of the university, as well as seminars and other programs they organize themselves.

"We are trying to gauge interest and determine whether the concept is sound public policy," said Associate Chancellor Laverne Cawthorne. "It will require many conversations with local, regional and statewide officials to fashion a wise course of action that financially and programmatically benefits the university and the region."

Umass Dartmouth is also fortunate to have an active lifelong learning community called The Second Half, Lifelong Learning Institute, which started as a concept in the fall of 1999. In April 2000, the proposed program was presented

to the UMD Retirement Association. Quite a few retirees volunteered to work in developing the program, and several members became our first facilitators. The first study groups met in the fall of 2000 at the UMD campus with 45 members enrolled. In June 2002, TSH learned that space for study groups would no longer be available at UMD. Instead we were invited to lease space at the new DCE Center for Professional and Continuing Education in Fall River in the old Cherry and Webb Building. The Board decided to lease space for a classroom and office for one year to test the effect and benefits of the new location to the program. Study groups began to use the space in September 2002 and members were enthused about the new location. Parking was convenient, and there was a lounge available for socializing. In the fall of 2003, TSH expanded its presence in Fall River by adding a second classroom to its lease. By spring 2007 TSH had grown to over 150 members and 20 affiliates; the number of study groups from 8 in the fall of 2000 to 20 in spring 2007.

The mission of The Second Half is to provide intellectually stimulating learning experiences for people over 50 and to strive for a welcoming ambiance, which encourages mutual respect, intellectual inquiry, challenge and enjoyment. Our members have the opportunity to define their own educational experience and to create their own curriculum.

Study groups and courses are created on the following assumptions: everyone can learn; everyone learns differently; everyone can broaden his/her experiences, skills and knowledge; and, most important of all, learning is fun. To accommodate the above assumptions, the study groups are small and informal with facilitators acting as guides and teachers to encourage discussion and member participation.

Founded in 1895, Umass Dartmouth is part of the five-campus public University of Massachusetts system. About one-half of the 8,300 students live on campus. The University comprises five colleges:

College of Arts and Sciences

<http://www.umassd.edu/cas/> ,

College of Engineering

<http://www.umassd.edu/engineering/> ,

Charlton College of Business

<http://www.umassd.edu/charlton/> ,

College of Nursing

<http://www.umassd.edu/nursing/> ,

College of Visual and Performing Arts

<http://www.umassd.edu/cvpa/> ,

School for Marine Sciences and Technology

<http://www.smast.umassd.edu/> .

Located in southeastern Massachusetts (one hour from Boston, 30 minutes from Providence), the main campus was designed by eminent architect Paul Rudolph.

<http://www.umassd.edu/about/rudolph/architect.cfm>

and is situated on 710 wooded acres. The University also has satellite campuses in nearby Fall River and New Bedford. For more information see

<http://www.umassd.edu/> .

**MA Teacher's Retirement Seminars**

The Ma Teacher's Retirement System is offering two days of seminars for retirees. These programs are free of charge.

**May 8, 2007** will be for those who retired prior to **2000**.

**May 9, 2007** will be for those who retired in **2000 or later**.

The division above is so that all do not go on one day, but if it is easier for you to attend on the opposite day there is no problem. Both dates will be held at the **Devens Common Center at Fort Devens, 31 Andrews Parkway, Devens, MA 01434**

You must register by **May 1, 2007** on line at [www.mass.gov/MTRS](http://www.mass.gov/MTRS) or if you do not have a computer, by calling the **MTRS** call center at **(617) 679-6890**

**Track 1 Draft Agenda: May 8<sup>th</sup>**

Tentative Schedule and Topics:

7:30 – 8:30:

Registration, Continental Breakfast, and Coffee

8:30 – 9:00:

Intro and Welcome/Keynote

Topic # 1:

Being a Smart Financial Consumer and Income Management

Topic # 2:

Elder Law and Estate Planning Issues

Topic # 3:

Reverse Mortgages: What You Need to Know

Topic # 4:

Civic Engagement – Opportunities and Options

This Program will conclude at 12:00 pm

**Track 2 Draft Agenda: May 9<sup>th</sup>**

Tentative Schedule and Topics:

7:30 – 8:30:

Registration, Continental Breakfast, and Coffee

8:30 – 9:00:

Intro and Welcome/Keynote

Topic # 1:

Being a Smart Financial Consumer and Income Management

Topic # 2:

*Discovering What's Next –*

Developing Your Skills and Interests:

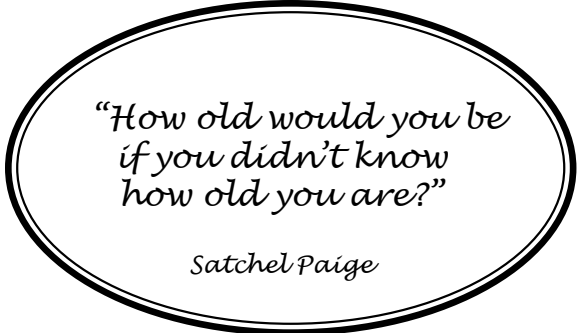
Topic # 3:

Elder Law and Estate Planning Issues

Topic # 4:

403(b) Management Strategies Workshop

This Program will conclude at 1:00 pm



## From My Desk to Yours

Marie Ardito

Information Coordinator of MRU

### Senior Circuit Breaker Credit

For the tax year 2006, you may be eligible for a maximum credit of \$870 from the Commonwealth of MA on your state income tax if you were a senior of at least 65 years of age prior to January 1, 2007.

If you own a home and the assessed value was under \$684 as of January 1, 2006 you may qualify for this credit. Renters are also eligible.

#### Guidelines:

If you are single your income cannot be greater than \$46,000. If you are married and filing jointly your income cannot be greater than \$70,000. If you are head of household, your income cannot be greater than \$58,000. Your pension and your full Social Security must be considered as part of your income, even though your pension is not state taxed.

You also qualify if you own your home, and the amount that you paid for real estate taxes in 2006, including 50% of your water and sewerage charges paid in that year, exceeded 10% of your income.

If you are a renter and ¼ of your rent exceeds 10% of your income you qualify.

Both of these benefits apply only to your primary residence in the state of Massachusetts. You can receive this benefit even if you are not required to file a Massachusetts residence income tax. You must file Schedule CB found in the tax booklet to get this benefit.

If you need help with this, most senior centers have someone who comes in periodically to offer assistance to seniors.

### Update of the GPO/WEP Repeal Bill

At the time of this writing there are 250 Congressmen and 21 Senators signed on to co-sponsor the repeal of the GPO/WEP Bill attached to Social Security. MRU is working very hard to get sufficient numbers aboard giving clout to the bill and forcing a hearing on the Congressional floor. I sent emails to our members in Georgia and Nevada asking them to contact their Congressmen and Senators and have seen results. I just emailed those in Florida to do the same. I appeal to all of you to contact relatives, friends, and anyone you

know in other states. Please send them a copy of the tally of their Congressional and Senatorial delegation. This is available on the MRU website: [www.retireesunited.org](http://www.retireesunited.org)

Go to Federal Legislation and click on the word **TALLY** and you will see the Congressional members of each state and the Senators. If they have a **YES** after their name they are aboard, if not they should be contacted. The reason we have to get their constituents to contact them and not the rest of us is that messages from non-constituents do not go through. **We CAN** get this repeal through but it is going to take **ALL** of us working to make it a reality!

### Shingles Vaccine

You may have heard of the new vaccine, Merck's Zostavax, which is available to prevent shingles. Check with your health insurance provider to see if your insurance plan covers this because it is an expensive shot. Also, talk with your primary care physician as to the advisability of your receiving the vaccine. You should not receive it if you have certain allergies or you have a weakened immune system due to particular causes.

There are a number of facts I discovered in researching shingles. You can develop shingles if you have had chicken pox (even if it was a very mild case) or received the chicken pox vaccine. You cannot catch shingles from a person who has shingles but you can get chicken pox from them, if you have not had chicken pox. Twenty percent of those who have had chicken pox will contract shingles but this percentage increases to 50% in those over 80. Shingles is very painful and the pain may last for years after any sign of the shingles has disappeared.

At this time health officials anticipate that only a single shot of the vaccine is necessary. They will be watching those who receive it to see if perhaps in ten years a booster shot is necessary.

### HB2663

The bill filed by Rep. Nangle regarding the COLA base increase to \$16,000 now has a number. It is **HB2663**. MRU asked Rep. Nangle to file this bill for us. It not only increases the pension base on which the COLA will be based to \$16,000, but also states that the base percentage can never be lower than 3%. In the past whenever the base was raised the percentage decreased. In 1971

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when the COLA first came into existence it was based on the first \$6,000 of a person's pension. The percentage, however, was 6%. In 2006 it was based on the first \$12,000, which doubled the pension base on which it was calculated, but they halved the percentage to 3%. Nangle's bill secures the percentage while increasing the base. Our bill also states that the COLA will truly be automatic and thus given each year not just when the legislature votes affirmatively for it. We are confident that the base is going to be increased this year but we encourage you to garner support for this Nangle bill for the two important other elements that it contains.

**S1634**

This bill filed by Senator Steven Panagiotakos is the Retirement Security Bill that will address those who began receiving a State Pension prior to January 1, 1990. It employs a formula that will give a one-time increase to those pensions but will be added to them permanently. The June newsletter will define this bill in greater detail.

**S1486**

This bill filed by Senator Susan Fargo allows up to 4 years to be added to the creditable service of women who retired prior to September 2000 and left on unpaid maternity prior to January 1975. The total amount of a retiree's percentage cannot exceed 80% of Option A with this creditable service.

**S1633**

This bill filed by Senator Panagiotakos will allow those who retired prior to July 1, 2004 and took Option B to have the penalty rate reduced to 1% instead of the 3% they had to take. Those who took Option C will see the new penalty rate reduced by approximately half.

**S1500**

This bill filed by Senator Robert Havern will have the State pay the amount of the Medicare B premium that they formally paid for those under the Group Insurance Commission (GIC).

**Financial Report of the MRU****Esther Chamberlain, Treasurer**

Massachusetts Retirees United is a completely volunteer organization and all monies received from membership dues are used to advance the goals of our organization. These goals include among others the education of our members on issues important to seniors, such as the protection of health benefits. We also provide valuable and timely information on a variety of subjects through the quarterly newsletter.

After our first annual membership meeting on May 10, 2006, the newly elected officers and Board of Directors met to set up the internal structure of our organization. As I live in Chelmsford, we decided that our primary mailing address would be there. An office was rented in Wilmington where Executive Board meetings are held. This office is very inexpensive, as it is cost-shared with other tenants. Lastly, a checking account was opened in June, 2006 at the Enterprise Bank and Trust in Chelmsford.

As you can see from the cash flow report below, the majority of our expenses deal with membership mailings and newsletters. This includes the cost of printing, office supplies and postage. All efforts are being made to reduce every possible expense.

This cash flow report dates from

**June 15, 2006 to March 1, 2007**

**INFLOWS**

Interest Earned	\$16.04
Membership Dues	\$25,125.00
Other Income	<u>\$317.50</u>
<b>Total Inflows</b>	<b>\$25,458.54</b>

**OUTFLOWS**

AFT	\$5.00
Miscellaneous	\$9.18
Office Supplies	\$195.06
Postage	\$2,103.66
Printing	\$325.17
Rent	\$400.00
Rental Fee	\$150.00
Returned check	\$26.00
Returned money	\$5.00
Service charge	\$28.50
<b>Outflows – other</b>	<b>\$0.00</b>
<b>Total Outflows</b>	<b><u>\$3,247.57</u></b>

**Overall Total** \$22,210.97

# Massachusetts Retirees United

314 Main Street, Unit 105  
Wilmington, MA 01887

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EAGLE MAIL CO.

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## RENEW RENEW RENEW

This is the last edition of the **MRU Newsletter** that you will receive if you have not renewed your membership. To check your status look at the mailing label. If your membership expiration date is January 2007 act now by completing the form below. If you have sent your renewal within the past two weeks it may have crossed in the mail.

We have an ambitious legislative agenda and need your voice. Passage of any of the bills described in this newsletter will more than justify your \$20.00 renewal fee. Thank you

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### RENEWAL APPLICATION

Complete and mail to:

Massachusetts Retirees United  
P.O. Box 4015  
Chelmsford, MA 01824-0615

NAME \_\_\_\_\_

ADDRESS \_\_\_\_\_

TELEPHONE NUMBER \_\_\_\_\_

EMAIL \_\_\_\_\_

\_\_\_\_\_