



Matters

MASSACHUSETTS RETIREES UNITED
314 MAIN STREET, UNIT 105, WILMINGTON MA 01887

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The MRU Newsletter

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TIME TO TAKE ACTION

CALL YOUR STATE REPRESENTATIVE OR SENATOR NOW!

These are the bills we are filing for you!

(1) Did you retire before January 1990? We have a bill that would allow all who retired prior to that time to take the number of years worked and multiply them by the number of years retired, multiplied by two and add this amount to your pension. So if you worked 30 years and are retired 35 years then $30 \times 35 = \$1050 \times 2 = \2100 . Your yearly pension amount would be increased by \$2100. Your pension has been decreased because there were six years in the 1990's when you did not receive a COLA. Also, there were five creditable service bills passed that you could not use. If you feel this injustice should be corrected call your local State Representative and State Senator and ask him/her to call Rep. Dave Nangle's office sometime between January 10 and January 17, 2011 to sign on to co-sponsor the Retirement Security Bill that Rep. Nangle is filing.

(2) If you are classified as a veteran and retired prior to April 1996, you would have the opportunity of adding up to four years to the creditable service you had at the time you retired. Depending on your age at retirement this could mean increasing your pension by one to ten percent, as long as your final percentage is not over 80%. To serve one's country is not only a patriotic act but also a financial sacrifice. Those retired prior to 1996 continue to pay for that service throughout their retirement as they were and continue to be forgotten. If you feel this injustice should be corrected call your local State Representative and State Senator and ask him/her to call Rep. Paul Donato's office sometime between January 10 and January 17, 2011 to sign on to co-sponsor the Veteran's Bill that Rep. Donato is filing.

(3) If you had a child prior to January 1975 and retired prior to September 2000, you would have the opportunity of adding up to four years to the creditable service you had at the time you retired. Depending on your age at retirement this could mean increasing your pension by one to ten percent, as long as your final percentage is not over eighty. If you feel this injustice should be corrected call your local State Representative and State Senator and ask him/her to call Senator Susan Fargo's office sometime between January 10 and January 17, 2011 to sign on to co-sponsor the Maternity Bill that Senator Fargo is filing.

(4) Did you retire prior to July 2004 and take an Option B or an Option C, or are you the beneficiary of someone who took an Option C? You are paying double or triple the penalty that those who retired after that date are paying. Here is an example to show how unfair this is:

Example:

PENSION AFTER JULY 2004

The teacher is 60 years of age at retirement and the beneficiary (for Option C purpose only) is 52 years of age.

Option A - \$40,000 Option B - \$39,600

Option C - \$35,600 Beneficiary - \$23,733

PENSION PRIOR TO JULY 2004

The same teacher and beneficiary

Option A - \$40,000 Option B - \$38,800 or \$800 less a year or \$66 less a month

Option C - \$30,164 or \$5,436 less a year or \$453 less a month

Beneficiary - \$20,109 or \$3,624 less a year or \$302 less a month

To correct this injustice call your local State Representative and State Senator and ask him/her to call Rep. Tom Golden's office sometime between January 10 and January 17, 2011 to sign on to co-sponsor the reduction of the Option B and Option C penalties to the standards set in July 2004. Rep. Golden is filing this bill

We need your help to get these bills to the Governor's desk. This is the first step - informing you. The second step is to help us get co-sponsors for the bills and to make your Representative and Senator aware of these injustices. The State House switchboard is 617-722-2000 and the email addresses are at <http://www.malegislature.gov/>

DON'T WAIT-ACT NOW!

In Memory

The Leadership and Membership of MRU offer condolences to the family, friends and former colleagues of six of our members who have died.

Joan Margaret Miller - Norwood Public Schools

Audrey Ashford - Lynn Public Schools

Rita M. Caron - Lawrence Public Schools

Edward S. Desmond - Blue Hills Regional

Earl Sharfman - Lowell Public Schools

Paul Higgins - Salem Public Schools

VACANCY ON THE BOARD

There is a position open on the Executive Board for a term which will expire in September 2011.

If you would like to serve in this capacity please send your name to the president, Robert Bullerwell at the MRU office in Wilmington by March 1, 2011.

Medicare Updated Information for 2011

The Alliance for Retired Americans wants to make all those under Medicare aware of the changes that will occur in 2011 in health care benefits for seniors under Medicare. Here are some of the major changes.

1. Prior to the passage of the Patient Protection and Affordable Care Act (PPACA) signed by President Obama on March 23, 2010, Medicare allowed for a one-time free check-up when seniors joined the Medicare program. Beginning in 2011, seniors will be able to get a free check up every year.

2. You will no longer have to pay any cost sharing for Medicare covered preventative services that are recommended by the US Preventive Services Task Force and rated A or B. The law also waives the Medicare deductible for colorectal cancer screening tests. A complete list of these A and B can be found at the following website: www.uspreventiveservicestaskforce.org/uspstf/uspsabrecs.htm

3. The Medicare Part D drug benefit donut hole is from \$2840 to \$6447.50. When you fall into the doughnut hole, you must pay the entire cost of your prescription medications. You would not exit the doughnut hole until you had paid a total of \$4550 in out-of-pocket costs. Beginning in 2011, Medicare beneficiaries who fall in the Part D drug benefit doughnut hole will receive a 50% discount on the price of their brand name drugs. Beneficiaries who fall in the doughnut hole will also receive a 7% government subsidy toward the cost of **generic** drugs.

There are a number of other changes that affect non-institutionally based long term care services, support services to people with disabilities, bonuses offered to doctors, etc. but the three listed above affect a larger number of people so are spelled out. Consult the "Medicare & You Handbook for 2011." If you have not received one call Medicare at 1-800-633-4227 and request a copy

Seniors Are People, Too

There is a saying that proclaims, **“Seniors are people, too.”** One would never know it, though, when we consider the actions of Congress. Now is the time to send out the word that **“Seniors are people, too!”** With a stroke of the pen our Congress denied seniors the \$250 payment requested in lieu of the Social Security COLA. In effect it also denied this amount to those collecting a State or Federal pension, as these pensioners would have had the opportunity to deduct this on their 2011 tax form. Within days of turning the \$250 bill down, both the House and Senate, voted to extend the Bush-era tax cuts at all income levels for two years. In addition they voted a bill that reduced the 6.2% Social Security payroll tax on all wage earners by two percentage points to 4.2% for one year. You do know what this means, don't you?

In a year when they want to return to the 6.2% there will be loud cries about a tax hike just as there is now with reinstating taxes to the level they were before the Bush tax cut! Being that it will be close to the 2012 presidential and congressional elections, do you think it will return to 6.2%? This cut is estimated to cost in the vicinity of \$120 billion for the year. We all know where this will come from and what it will do to the debt. This is about a \$1000 savings to a person making \$50,000 a year. The change is only on the employee part of the contribution; the employer still pays the full amount. Remember, the employer pays matching funds into Social Security for its employees.

It would cost about \$60 billion over ten years to repeal the WEP/GPO for which we have been fighting. Congress doesn't have the money to give people what they earned and contributed to, but they have it for the wealthy. Young people worry whether there will be any Social Security left when they reach retirement age. At the same time they fail to see how this reduction of the Social Security Tax, even for a year, is going to adversely affect the money in the fund. The attitude which fosters taking the money here and now and letting the future take care of itself is foolhardy!

We must make our voices heard and let those at both the Federal and State levels know that

“Seniors Vote,” and yes,
“Seniors are People, too!”

MASSACUSETTS TEACHERS' RETIREMENT SYSTEM SEPTEMBER BOARD MEETING

The Annual Massachusetts Teachers' Retirement System Board Meeting was held on Friday September 24, 2010 at their Cambridge office located at One Charles Park.

The PRIM (Pension Reserves Investment Management) update was presented by Michael Trotsky, Executive Director, PRIM and Paul Todisco, Senior Client Service Officer, PRIM. As of the end of August 2010, there was \$43.6 billion in the total PRIT (Pension Reserves Investment Trust) Fund. Since its inception in 1984 the PRIT Core Fund has had an average annual return of 9.45%.

The Commonwealth Actuarial Valuation report was presented by Joe Connarton and James Lamenzo. There are 88,673 active teachers in the state. Of that total there are 19,791 between the ages of 55 and 64. The average age of active teachers is 44.2 years old. The average years of service are 12.8. The average salary is \$62,135.00. The average annuity savings fund balance per active teacher is \$54,327.00. There are 53,951 retired teachers of survivors. The largest group, 14,763 people, is between the ages of 60 and 64 and their average benefit is \$45,854.00 per year. The most telling statistic, however, is the older retirees. The 6,246 retirees between the ages of 75-79 receive an average benefit of \$29,551.00. Retirees between the ages of 80 and 84 receive an average of \$24,065.00 per year, retirees between the ages of 85-89 receive only \$19,661.00 per year, and retirees 90 and older receive only \$16,586.00 per year.

At the end of the meeting the MTRS presented information about their plans and concerns. They recommend maintaining the defined benefit plan that assures the most secure source of retirement income because the portfolio management is in the hands of professionals. They oppose any mandatory Social Security Coverage because as a matter of fiscal policy the costs would exceed the benefits. They expressed concerns about some of the proposals coming from state wide candidates, such as replacing the final three year average with a career average salary or final five year average, increasing the age factors, and increasing the minimum retirement age from 55 to 60. States with similar state pensions have already increased employee contributions, changed age and service requirements, increased minimum retirement age, and increased number of years in final average salary.

Amnesia

Do the members of Congress believe all those sixty-two years of age and older have amnesia? Do they think we are incapable of remembering facts for two years? This is the second year in which there will not be a COLA for those collecting Social Security or a government pension. Whenever a COLA is denied to one group it also affects others. Congress is not to blame for lack of a COLA, as the COLA is determined by the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W) that is tabulated by the career professionals at the U.S. Bureau of Labor Statistics. According to a law set in 1975, the US Bureau of Labor Statistics looks at the third quarter increases to determine this. Due to large increases in the oil prices during the third quarter of 2008, and the subsequent decrease in 2009, the CPI-W also declined in 2009 and was largely responsible for not issuing a COLA in 2010. The CPI-W declined at the end of the third quarter in 2010, which set the stage for rejecting a COLA for 2011. We can't blame Congress for this.

In fairness to the members of Congress they did not vote themselves a raise in 2010. In May 2010, Congress passed and the president signed HR 5146, which eliminates the automatic adjustment in pay for Members of Congress that would have taken place in 2011. So they will not get a raise this coming year either.

We can, however, criticize Congress for failing to pass HR5987 and S3985, which would have given to those on Social Security \$250 in lieu of the COLA. As stated above the CPI-W did not increase in the third quarter of 2011 but senior health care costs, medications and food bills have increased this year. Has anyone noticed what has happened in this last quarter to gas prices and home heating oil prices?

At our website www.retireesunited.org on the home page under alert we have a link where you can look at the roll call vote on each of these bills and see how your Senator and Representative in Congress voted on this issue. If your member of Congress is among the nays then call, email and let each know how you feel about this and above all make them aware that you know how they voted and you won't forget it when it comes to giving them your vote in the future.

In the Massachusetts delegation, all in the House voted yes, with the exception of Delahunt who did not vote. In the Senate, Kerry voted yes, Brown no. We sent out numerous email messages to our membership asking them to contact Senator Kerry about adding language to the Senate version, which states that those on a public service or federal pension be given the \$250 amount as well. We want them to make

it possible to have the amount as a deduction on the Federal Tax Form, just as it was done last year due to Senator Kerry's efforts. We also suggested that members email Senator Brown to ask that he support this measure. Senator Kerry followed through and S3985 contained language that included those on Federal and State Pensions. Up to the day before the vote was taken Senator Brown responded that he would consider it when it got to the Senate floor but there was no measure containing that provision being discussed. Did the Senator really know what he voted "NO" on?

We have to let our legislators know that we did not send them to Washington to represent a party (either party) but to represent the people. It is bothersome to continually hear on the news that votes are being taken for the purpose of guaranteeing that we have a one-term president. That is not what government is supposed to be about. We will judge the President on what he has done or failed to do during his term of office when we vote in 2012. What the members of Congress should start worrying about is that we just might do the same to them!

Bottle Bill

Thank you to the member who shared this information.

Some of us are faithfully bringing bottles and cans back to the store to get nickels back. Many can't be bothered and put them out on recycling day. Thanks to a member I learned that all the money from cans and bottles that are not returned goes to the state. In fact from various articles on the subject I learned that the state gets between \$30-36 million in revenue a year. This is a lot of unclaimed nickels!

There have been a number of bills presented to expand the bottle bill to include water bottles, fruit drinks, ice teas, and vitamin drinks. According to the research this would result in another \$20 million in revenue for the state in anticipated non-returns.

This seems like a no brainer that this law should slide through. Unfortunately, there is strong lobbying from the beverage industry, liquor stores and supermarkets to stop the bill's progress. They do not want to be bothered with this and the supermarkets do not want to expand the amount of containers they collect.

Maybe this is an issue that we should start supporting. After all the excuse for not passing legislation that will benefit our older retirees is a lack of money. Twenty million dollars would take care of every benefit that we are looking at with ample amount left over to pay down the unfunded liability in record time!

FROM THE DESK OF MARIE ARDITO

Renewal Time

It is that time of year again when renewals are due. Many are taking advantage of the two year offer for membership and renewals, which is very helpful as we only need to process a portion of the membership each year. Your renewal is due if on the address section of the newsletter it reads Membership Expires January 2011. It is not necessary for the others to renew.

This is a perfect time to thank all of you for your membership in this organization. You are what we are all about! You are the backbone of this organization and your support, encouragement, and comments are what keep us going. So often people ask what they can do to help. Throughout this newsletter you see material on pending legislation and the fact that the first phase of getting a bill passed is to get those on Beacon Hill aware of the bill and ask them to co-sponsor the measure. Most of the bills are directed toward those who have too long been forgotten and neglected, our older retirees. Help us to help them by getting your Representative and Senator to sign on to the bills. Make the call even if the bill does not benefit you!

Please Take Care of Yourself

Recently, I read about a great idea. It suggested that one establish a buddy system if you live alone. This is a system by which you call or have someone call you at a certain time each day to make sure that you are fine. I would also encourage you to have someone in your neighborhood that you can develop a signal with to give the same message. It can be as simple a sign as lowering or raising a shade. I heard of a woman who fell and was on the floor for several days because she was not able to reach a phone. Please develop some form of system so that this does not happen to you. When we fall or are ill time is of the essence. Also, if you cannot leave your home for a few days you should have in place some type of self help network. No one would object to picking up milk, bread, etc. for you on their way home from work. How often people say, "I did not want to put you out" when neighbors would love the opportunity to be of assistance.

Love Hearing From You

Many of the things I write about come from you and it prompts me to research a topic. Please keep your comments and thoughts coming my way. In this issue many of you will be renewing. I would love to hear from you. What annoys you about the way people treat you now that you are growing older? Is there some term you find troubling or condescending? What are

your greatest concerns and fears? If you have some thoughts on this—or anything else— include them with your renewal and send to Massachusetts Retirees United 314 Main Street Unit 105 Wilmington, MA 01887 instead of the Chelmsford address. If you do not need to renew but have some thoughts—I would love to hear from you as well.

Seminars

How to Protect Your Nest Egg and Plan for the Right Outcome for Your Family

This is a two hour free seminar presented by Elder Law Attorney Mary Howie, bar licensed in MA and NH. She presents important information on trusts, Medicare Qualifying Trusts, probate, joint tenancy, benefits for veterans and their spouses, and much more.

Saturday, January 29, 2011, from ten to noon

Snow date:

Saturday, February 5, 2011 from ten to noon

To register please contact Marie Ardito at mardito@retireesunited.org or call and leave your name on the voice message at 1-617-482-1568. Please be sure to indicate the number attending, and please leave a phone number in case weather conditions necessitate postponement.

The seminar will be held at Presidential Park 314 Main St. Wilmington, MA Unit 105. Main Street and Route 38 are one in the same. If coming from Route 93 take Route 62 exit toward Wilmington. When you reach intersection of Route 38 take a right. The entrance to the Presidential Park is less than ½ mi on your right.

MRU LEGISLATIVE REPORT

JIM LUCIA CHAIRPERSON

The legislative committee of the MRU is busy working on legislation that will benefit our members. Because of the elections, however, the process of filing bills by the representatives and senators will begin in January. We are still active in seeking benefits at all levels of government. At the Federal Level we are working hard to repeal the WEP (Windfall Elimination Provision) that penalizes state pension retirees who have also contributed to Social Security by working at part time jobs. Under the WEP their Social Security benefits could be reduced by up to one half. We are also working to repeal the GPO (Government Pension Offset) that denies spousal Social Security benefits if the survivor receives a state pension. Under the GPO, if 2/3 of one's monthly pension exceeds 1/2 of a spouses' Social Security, one cannot collect their Social Security either as a spousal benefit or a survivor benefit. He/She is only eligible for Medicare.

If you receive a state pension and your spouse receives Social Security you will not receive Social Security benefits when your spouse dies if you fall in the above category. The only income will be from your pension. Senator Kerry is in favor of the repeal which will benefit our members. Senator Scott Brown has not yet supported the repeal. Call his office at 1-617-565-3170 and demand that he sign on to repeal the WEP and GPO.

At the state level we will be working with representatives and senators who have filed bills in the past that will benefit our members. We are looking forward to supporting bills that will:

- (1) Give retirees prior to 2004 the same percentage payment for options B and C that later retirees enjoyed. This is an issue of fairness for those who choose the options prior to their retirement before 2004.
- (2) Give veterans who retired prior to April 1996 up to four years creditable service towards their total years providing they do not exceed 80%. Once again this is an issue of fairness for those older retirees who have not had the opportunity to collect their full pension.
- (3) Give those who retired prior to September 2000 and had a child prior to January 1975 the same maternity benefits that were give to active teachers, namely to add up to four years of their creditable service providing they do not exceed 80%.
- (4) Give one who retired prior to January 1, 1990 a one time pension adjustment that will become the fixed retirement allowance.
- (5) Allow any certified teacher, upon retirement, to

be deemed fully certified without the necessity of re-certification and entitled to employment opportunities as fully certified.

(6) Base the cost of living increase from the first \$12,000 to \$16,000. Currently, the cost of living increase is voted on annually and is three percent of the \$12,000 therefore capped at \$360 per year. This bill would increase the cost of living to \$480 per year for those whose pensions are \$16,000 or more and automatically increase every four years the amount on which the COLA was based.

We will be seeking your help and support so that together we can make a difference in our own pension, health care, and quality of life.

Coalition for Children

As we grow older some of us start to experience loss of hearing. We soon grow to realize how much of life we are missing without our hearing. How much more difficult it must be for those who suffer hearing loss when they are young. Hearing aids are very expensive and many insurance plans do not cover them. It is very difficult for those with young families to be able to afford hearing aids for their youngsters who suffer severe hearing loss. One of our members called to my attention an organization, Mass Hearing Aids for Children Coalition. This organization is having Representative Sean Garbally of Arlington/ West Medford file legislation that would have insurance coverage for hearing aids for children twenty-one and under. The insurance would cover up to \$2,000 per hearing aid every thirty-six months. The organization is looking for people to call their Representatives and Senators on Beacon Hill and ask them to co-sponsor the legislation.

The organization provided some data that was enlightening. Of the 80,000 births annually in Massachusetts, approximately 150 children will be diagnosed with hearing loss and prescribed hearing aids. The earlier the hearing loss is detected and the sooner hearing aids are prescribed even in children prior to six months of age, the better the chances of receptive and expressive language, vocabulary and speech production. Hearing aids in youngsters must be replaced every three to five years thus the importance of this piece of legislation. If you wish more information or want to be involved with this organization, Mass Hearing Aids for Children Coalition contact them at their website, which is <http://masshafcc.blogspot.com/>

Hypothermia

Most of us concentrate on not getting dehydrated during the summer months. Just as real and serious a problem is hypothermia in the winter. The National Institute on Aging (NIA), part of the National Institutes of Health (NIH), has some advice to help older people avoid hypothermia.

Here are a few tips:

Wear several layers of loose clothing when it is cold. The layers will trap warm air between them. Tight clothing can keep blood from flowing freely and lead to loss of body heat.

Wear a hat, scarf, gloves or mittens and warm clothes when you go outside in cold weather. A significant amount of your body heat can be lost through your head and hands. Often feet are the first body parts to get cold and should be protected.

To keep warm at home, wear long underwear under your clothes, along with socks and slippers. Use a blanket or afghan to keep legs and shoulders warm and wear a hat or cap indoors.

Make sure your home is warm enough. Set your thermostat to at least 68 degrees. Even mildly cool homes with temperatures from 60 to 65 degrees can trigger hypothermia in older people.

Check with your doctor to see if any medications (prescription or over the counter) you are taking may increase your risk for hypothermia.

Dehydration can lead to exhaustion and poor circulation, which are contributing factors to hypothermia. Also, temperature does not need to be below freezing for hypothermia to occur, especially in individuals who are at greater risk due to age or poor circulation. Prescription drugs can cause greater risk for hypothermia in adults. Sedatives, anti-depressants and tranquilizers may prevent the body from regulating its temperature properly. Alcohol limits your shivering response by keeping blood vessels dilated.

Water can take the heat away from our body twenty-five times faster than the air and so you can even suffer hypothermia in the summer being in cold ocean water. You will suffer hypothermia faster from rain, ice or snow and wet clothes.

Some ways to identify if a person has hypothermia is to shake a thermometer way down. Take his or her temp and if it is 96 degrees or lower call for emergency help. Also, shivering, quivering and goose bumps can be our bodies normal heat regulating means to control heat loss. However, prolonged shivering should not be ignored as it is a sign the body is working overtime to

maintain its temperature.

Hypothermia should not be treated lightly. It is a very serious medical condition and each year many people die from it. If the temperature of the past few weeks is any indication of the winter months ahead the information in this article is very important.

Compulsive Gambling

Compulsive gambling among the older population is on the rise. In fact according to one senior magazine it has doubled in the past twenty-five years. We know senior centers run trips to casinos making it seem like a form of entertainment.

You have a Gambling Addiction if:

- you bet more than you can afford to lose or gamble on credit
- you gamble with money meant for necessities or borrow from family or friends.
- you lie about how much gambling you do.

There is treatment available at the **Massachusetts Council on Compulsive Gambling Hotline 1-800-426-1234**. According to this organization "Gambling is not a risk free activity" Through the information

ATTENTION, ATTENTION, ATTENTION

The date for our **Annual State Meeting** has been changed from May to September 2011.

The exact date has not been determined yet, but it will be towards the end of September. The Board of Directors is in agreement with this decision, as it allows for more flexibility in selecting Keynote Speakers, and for the convenience of members who voiced concern that May was a very busy month.

So, save space on your calendars for this special event.

We will continue our practice of setting aside tables for members who wish to display and/or sell hand-made articles. There are many talented members who work with jewelry, the fine arts, photography, quilting etc. Future editions of the Newsletter will have more in depth explanation and information.

MASSACHUSETTS RETIREES UNITED

314 Main Street

Wilmington, MA 01887

Renewal Application

Name _____

Address _____

City, State, ZIP _____

Phone Number _____

Email Address _____

Please enclose a check for \$20 for one year, \$35 for two years payable to: **Massachusetts Retirees United**

Send the form to

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

Please do not send cash