



Matters

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

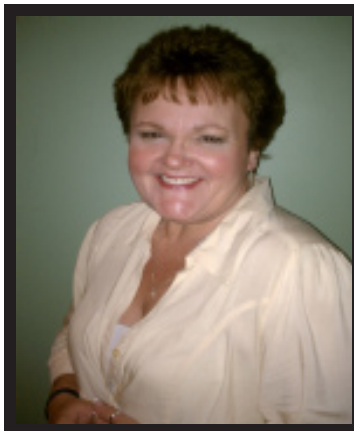


SIXTH ANNUAL STATE MEETING - FACES OF REMEMBRANCE

On September 22, 2011 MRU will host the **Sixth Annual State Meeting** at the Hillview Country Club in North Reading, Massachusetts.

We are delighted and privileged to have Gina Johnson from Woburn as the keynote speaker. Gina founded the volunteer mission – **Operation Home Ties, Faces of Remembrance** to honor the memory and celebrate the lives of all our fallen Massachusetts hometown heroes who served to protect our country, state, cities and towns by replacing each name with a detailed pencil Memory Portrait, presenting the original to each family and sharing an exhibit displaying the united images on a Traveling Tribute Wall called **“Faces of Remembrance.”**

Every Monday evening Gina can be found at “The Restaurant” 495 Main Street, Woburn, where easel in hand she lovingly draws the memory portraits, sharing them with customers before giving them to family.



Gina has generously offered to draw a pencil memory portrait for any member of MRU who has lost a loved one in the military. Any and all members can participate by bringing a photo to the State Meeting. Any member unable to attend the State Meeting due to distance or other engagement can send a picture to Marie Ardito at Massachusetts Retirees United, 314 Main Street, Unit 105, Wilmington, MA 01887. I will see that Gina Gets them. These will be given to Gina who will return them by mail along with her rendition when finished.

Even if you are lucky enough not to have lost a loved one, come and hear Gina’s story about **Operation Home Ties and the Traveling Tribute Wall – Faces of Remembrance**. Gina is an inspiration who feels compelled to reach out through her artistic touch and “pay forward” to family members who have

made the ultimate sacrifice for us.

PHOTO SPECIFICS: Bring a portrait or bust view with clear eyes. To Gina the eyes are the focus of her portraits, as they are the mirrors of the soul.

**ALL ARTISTS WANTED
CRAFTERS, BEADERS, PHOTOGRAPHERS
KNITTERS, WEAVERS, WRITERS**

As we did last year at the **Fifth Annual State Meeting**, this year we will also provide tables for any member who would like to display/sell their works of art.

For those who are new to the Organization, the Board of Directors felt that there was a lot of talent among our members and we could offer a venue for sharing and or selling items.

So, if you fit these categories or others, consider sharing your talent with our members. To reserve a table at the 2011 State Meeting please submit your name, address, telephone number, email address and a brief description of your art to me.

pdelaney@retireesunited.org

SCHEDULE OF EVENTS

- 9:30 - 10:15 Registration**
- Coffee and Continental Breakfast**
- 10:15 - 11:00 Keynote Speaker Gina Johnson**
- 11:00 - 11:20 Coffee and Visit the Displays**
- 11:20 - 12:30 General Meeting**
- 12:30 Luncheon**

MENU

- Garden Salad**
- Baked Stuffed Haddock or Chicken**
- Potato**
- Dessert - Ice Cream with Chocolate Sauce**
- Coffee and Tea**

**DIRECTIONS TO THE
HILLVIEW COUNTRY CLUB**

From Route 93 North or South take Exit 40,
Rte-62 toward North Reading.

Stay on Rte 62 for about 2 miles.

Turn left onto North Street.

North Street crosses Main Street.

Hillview Country Club is on the left

Nominations

Nominations are now being accepted for one three-year position on the Executive Board.

This position entails meetings in Wilmington four times a year for approximately two hours.

Anyone interested in serving in this capacity may submit his/her name to the Nomination Chairperson, Maryanne Paresky, by email mjpezra@comcast.net or snail mail at 10 Smith St. Chelmsford, MA 01824. Names should be submitted by August 20, 2011. The election will take place at the Annual Meeting on September 22, 2011.

In Memory

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

Mary R. Clay,	Everett Public Schools
James A. McDonald,	Fall River Public Schools
Mary A. Polimeno,	Saugus Public Schools
John A. Cronin,	Lowell Public Schools
Wally Gagel,	Winchester Public Schools
Edward J. Nazzaro,	Revere Public Schools
Angela B. Russotto,	Methuen Public Schools
Richard Garvey	Lunenburg Public Schools

GREAT NEWS GREAT NEWS

The COLA has been signed into the budget. As soon as the MTRS processes it, you should see a 3% increase on the first \$12,000 in your check.

Please call your representatives and senators and thank them for this. At the same time ask them to contact the members of Public Service to favorably vote out of committee HO2955 to decrease Option B & C Penalties to those who retired prior to July 2004 and to do the same for S1298 (rf. Legislative Report).

LEGISLATIVE REPORT

Here is the list of **State House and Senate Bills** that have been re-filed in this current session by our request or are friendly to retired teachers and public employees, a list of hearing dates, times, and locations (if available) is included.

SENATE:

* **S1298 filed by Sue Fargo**

An Act relative to Maternity Benefits for Teachers

Hearing Date set for Tuesday, July 26 at 1.00 P.M. Room A 1

* **S1291 filed by Ken Donnelly**

An Act relative to Medicare Part B Premium reimbursement for certain public retirees. Bill has been referred to the Joint Committee on Public Service.

* **S1362 filed by Mike Rodriques**

An Act relative to payment of pensioners for services after retirement. Hearing was held on April 7 at 10:00 AM Room B1

HOUSE:

* **H01595 filed by Paul Donato**

An Act relative to Veterans' Bill has been referred to the Joint Committee on Public Service.

* **H00701 filed by Jay Kaufman**

An Act relative to the Cost of Living Adjustments for retired public employees of the Commonwealth. Hearing was held May 3 1:00 PM Room B1.

H3457 filed by John Scibak is a compilation of all Cola Bills both House and Senate which were favorably reported out of Public Service to Ways and Means on May 25.

* **H00166 filed by Todd Smola**

An Act Preserving Retired Teachers' Certification

Hearing held Tuesday, June 21, 10:00 AM Room A2

* **H00711 filed by David Nangle**

An Act relative to Retirement Security

Hearing was held May 17, 1:00 PM Room B1 (**now Part of H3457**)

* **H00689 filed by James Dwyer**

An Act relative to certain Option B and Option C Retirees. Hearing was held June 14, 1:00 PM Room B1

* **H00676 filed by William Brownsberger**

An Act relative to certain Option B and Option C Retirees. Hearing was held on June 14, 1:00 PM Room B1

* **H02955 filed by Tom Golden**

An Act relative to certain Option B and Option C Retirees.

Hearing was held on June 14, 1:00 PM Room B1

Massachusetts Retirees United
314 Main Street
Wilmington, MA 01887

Website: retireesunited.org
E-Mail: contact@retireesunited.org
Phone: 1800-680-6077

The MRU Newsletter
Established in 2006
Quarterly Publication

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Esther Chamberlain - treasurer
Ann Donovan - secretary

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Carol Vernazzarro
Barry Bell
Lornie Bullerwell
Helen Barnett
Loretta O'Donnell

The following people contributed articles to this Newspaper.

Marie Ardito
Esther Chamberlain
Jim Lucia
Patricia Delaney

MRU FINANCIAL REPORT

January 1, 2010-December 31, 2010

Massachusetts Retirees United ended FY2009 with a checkbook balance of \$57,417.36.

MRU's budget for FY2010 was \$17,416.00. Our income for last year was \$22,795.61 while expenditures were \$16,885.61. This resulted in a net income of \$5,910.00 for FY2010. Our major expenditures for the past year were postage (\$6, 623, 83), printing (\$3,386.38), and mail house costs (\$2,164.37). The majority of these expenditures are for the quarterly newsletters to our members and other mailings done by MRU during the year to both members and non-members. On December 31, 2010, MRU had a checkbook balance of \$63,327.36.

The 2011 MRU budget of \$19,560.00 reflects a 12.3% increase over the organization's 2010 budget. The majority of the increase will go toward our three major line items: postage, printing and mail house costs. These continue to increase each year as our membership increases. This is a realistic budget given our past financial history of income and expenditures.

Do you have a Winter Address?

Some of you may spend several months each winter away from home. Many have already given us their winter address and thus there is no interruption in receiving correspondence from us. Because the MRU Newsletter and The Advocate are sent via a mail house with bulk mailing rates, in most instances, they are not forwarded. So, if you are among those who have a double mailing address simply let me know both addresses and the months in which you reside in each. Do this either by email or snail mail, mardito@retireesunited.org or Massachusetts Retirees United 314 Main St. Unit 105 Wilmington, MA 01887. Thank you. We want to keep you in the loop!

AARP

Who are our friends and who are our enemies? As I read about AARP being open to cuts in Social Security Benefits my thinking is that maybe, just maybe, the organization that is supposed to be protecting the interests of senior America is falling short in job performance.

AARP supported the Medicare Modernization Act that resulted in their losing 18,000 members in the days following their decision as a protest of the organization's stand on the issue. At that time I discovered that they had a Supplemental Plan to the Medicare Insurance Plan and realized that it was their best business interests that prompted the support not the best interest of seniors.

Social Security is in the position it is in at present because in the past politicians used some of its surplus to balance budgets. If the organization that is supposed to be representing us declare that they are open to changes in Social Security Benefits to help cut the deficit what message is this sending? After an article on cuts to Social Security was published, AARP tried damage-control by saying that the "entitlement program should not be used as a 'piggy bank' to solve the nation's fiscal woes."

These are not days in which confusion needs to be thrown into the mix nor is it the time that an organization that is supposed to speak for America's seniors should send out mixed messages. Those who are still card-carrying members of the organization need to send a message that is loud and clear to the leadership of AARP letting them know how you feel about this issue.

Appeal It

If you receive a health insurance bill that you question or more importantly are denied payment for a claim try appealing it. A recent study shows that most denied

claims are the result of how the bill was submitted rather than the fact that the service was not covered. Contact your insurance company and they will let you know if this is the case. Then simply have the hospital/doctor resubmit the bill in a corrected form. Something I learned as a result of having this happen to family members on two occasions, is that when you question/appeal, the insurance company not only looks at that claim but previous issues that affect the person. It happened that in investigating the records there were a couple of instances of double billing, one to the person and one to the insurance company and the hospital sent repayment checks to the insured. So, if you feel a service is covered or that you're being billed inappropriately, question it—you have nothing to lose and plenty to gain.

WEP/GPO Update

There are 83 Representatives to date signed up to repeal the Windfall Elimination Provision and the Government Pension Offset which is attached to Social Security. Massachusetts Representatives not signed on to date to HR1332 are Markey, McGovern and Neal.

Senator Feinstein will not be filing the Senate Version According to reports I have received from other groups that we are working with for the repeal, she does not feel it has a chance and will not re-file. That is a lame excuse. Hopefully, we will find Senators in other states to take up this cause.

HO166

This bill filed by Rep Todd Smola provides for the continued certification of teachers upon retirement. There would be no need to reapply for certification if one wanted to work in teaching in the public sector once retired. This bill had a hearing on June 21, 2011. I called both of the teachers' unions to ask them to support this issue and was told by each they could not support it as they wanted only licensed teachers under contract. Tom Gosnell of AFT told me that retirees are allowed to work in any capacity in teaching without recertification except under a signed contract. This seems to make this bill not necessary. Legally, the only way a retired individual could return under a contract would be if the position was declared critical shortage. This is declared jointly by the Dept. of Ed and the school district. Other than that, retirees are limited to working 960 hours or making the difference between what their pension is currently and what the position from which they retired is currently paying. The bill retirees should be supporting is SB1362 filed by Senator Michael Rodrigues, which would increase the amount one could earn by \$15,000. This bill has not had a hearing to date. I hope to get the unions to support this bill.

Some Massachusetts

Teacher Retirement System Information

Reminder: the Benefit Verification Form that was enclosed with your 1099 was due months ago. Those who did not send it in received a final notice that was due by Thursday June 30. If this form, that you were to notarize, did not reach the MTRS by that date you may have your pension suspended in either July or August. Simply proving you are still among the living reinstates your pension. Please make sure the Massachusetts Teachers' Retirement System has your current address. This Benefit Verification Form is sent out every two years so you will not be getting one in 2012.

You can sign up to receive emails from the MTRS about announcements of upcoming MTRS programs and presentations, notice of new publications and important web postings, as well as updates on legislation affecting your benefits. WEBSITE: <http://www.mass.gov/mtrs/5contact/5trbmail.htm>

The list of Unclaimed Funds keeps getting longer and longer. To view go to: <http://www.mass.gov/mtrs/2members/22retiree/22unclaimfund.htm>

If you know any of those listed in unclaimed funds inform the executor of their will and or family about money due them in the deceased name. You can prevent getting on this list by making sure your pension has a beneficiary named who is still alive. If you do not know who your beneficiary is call the MTRS Call Center Staff at 617-679-6890. They will identify your named beneficiary or redirect the call if necessary. People who selected an Option C cannot change their beneficiary but all others can if they wish or if the beneficiary is deceased. Those who are beneficiaries of a member who elected Option C also need a named beneficiary to get their last check. Even though the pension of those who chose Option A dies when they die, a beneficiary is still needed in order to get their final check.

It has been just under four years that this Unclaimed Funds service has been in place. The MTRS has restored an average of \$4,320 to 106 families, nearly one half million dollars.

The MTRS urges you to tell the executor of your estate or family member to call the MTRS as soon as possible after your death so your family can recoup the balance of any pension payments. This applies to everyone even those who are beneficiaries of an Option C member.

If interested in employment in retirement you can check the MTRS Employment Opportunities at: <http://www.mass.gov/mtrs/1news/1bulletin.htm> Communi-

ties notify the MTRS very often when they are looking for people, Remember, because you find the job on their website does not exclude you from observing the restrictions about working in retirement in the public sector.



From our friends at the

Alliance for Retired Americans

Top Democrats Reject Coburn-Lieberman Plan to Cut Medicare

According to The Washington Post, leading congressional Democrats "immediately recoiled" Tuesday from a new proposal to cut \$600 billion in Medicare spending over the next decade — in part by raising the eligibility age. Sens. Joseph Lieberman (I-CT) and Tom Coburn (R-OK) unveiled the proposal as part of a bipartisan effort to produce the kind of savings necessary to achieve the \$2 trillion in debt reduction both parties say is needed to convince lawmakers to vote to raise the debt ceiling. The senators' plan would raise Medicare's eligibility age from 65 to 67 and assess higher premiums on wealthier seniors. Democrats say that no deal on the debt limit is possible without an agreement to close tax loopholes that benefit the wealthy, including subsidies for major oil companies and a tax break provided to companies that buy private jets. They have promised they will not trim benefits to Medicare beneficiaries, "a point underscored by their chilly reception of the plan advanced by Lieberman and Coburn." The two senators conceded that their plan would be unpopular. Democratic rejection of the proposal was swift. Senate Majority Leader Harry Reid (D-NV) termed it "a bad idea." House Minority Leader Nancy Pelosi (D-CA) called it "unacceptable." Economists and credit rating agencies have warned that financial markets may grow turbulent if an agreement to raise the debt limit is not reached soon.

Chief Actuary Sheds Light On Privatization Debate

Chief Actuary for the Social Security Administration Stephen Goss was called upon last week to discuss "The Savings Account for Every American Act," (H.R. 2019), a House Resolution introduced by Rep. Pete Sessions (R-TX) that would privatize Social Security by allowing workers to opt out of the FICA tax. Mr. Goss's analysis showed that the proposed legislation would reduce Social Security's revenue stream drastically, severely damaging the program's ability to pay current and soon-to-be beneficiaries. Furthermore, Goss warned, should workers be allowed to opt out of the FICA tax, the Social Security Trust Fund would be depleted far earlier than the current 2036

Minimum Pension vs. Retirement Security

When looking at the Legislative Report, all COLA Bills have been grouped together and have a new number H3457. This bill increases to \$16,000 the base on which a COLA would be given. In addition other bills have been included in this bundle, one is the Minimum Pension that would increase the pension of those who had 25 years or more of creditable service to \$15,000 and the other bill is our Retirement Security Bill. This bill would enable all those who retired prior to January 1990 to multiply the number of years of their creditable service times the number of years they are retired times two and add that amount to their pension.

The reason for this article is to alert our members as to the substance of these two bills. The original Minimum Pension Bill was passed in 1998 and affected some 2000 teacher retirees. It raised the pension of those who had 25 years of service or more to a minimum of \$10,000. Adding the COLAs that have been given since then, and confirming the pension of one of our members who received this benefit, we found that with this present COLA their pension now stands at \$14,500. We also confirmed with the MTRS that the number of retired teachers that were eligible as of June 2011 was 225. This bill would cost a grand total of \$112,500 minus the cost for those who will pass before this becomes law. Our concern is that when Ways and Means sees this they will allow the passage of the Minimum Pension for this low cost, ignore the rest of the bill, and retirees will wait another twelve years before they see another benefit. The Retirement Security Bill would benefit over 5,000 retired teachers. We have no problem if both bills are kept in H3457 and both pass. We do not want to see the Minimum Pension kept in and the Retirement Security eliminated as those who would benefit from Minimum Pension would also benefit in a larger portion by Retirement Security but not vice versa.

Members of the House Ways and Means:

Chair, Brian Dempsey, **Vice Chair**, Stephen Kulik, **Assistant Vice Chair**, Martha Walz

House Members:

Representative

Angelo Scaccia, Thomas Petrolati, Christine Canavan, Benjamin Swan, Thomas Golden Jr, David Sullivan, John Fresolo, Thomas Stanley, Gloria Fox, Robert Kozera, Timothy Toomey Jr., Colleen Garry, Geraldine Creedon, Ruth Balsler, Walter Timilty, Joyce Spiliotis, Carl Sciortino Jr., Angelo Puppolo Jr., Ann-Margaret Ferrante, Aaron Michiewicz, Daniel Webster, Christopher Speranzo, Michael Brady, James Dwyer, Angelo D'Emilia, Virato Manuel DeMacedo, Geoffrey Diehl, Shaunna O'Connell and Donald Wong

Members of the Senate Ways and Means:

Chair, Stephen M Brewer, **Vice Chair**, Steven Badour, **Assistant Vice Chair**, Jennifer Flanagan.

Senate Members:

Senator

Benjamin Dowling, Patricia Jehlen, Thomas Kennedy, Michael Moore, Marc Pacheco, Karen Spika. Michael Knapik, Cynthia Creem, Brian Joyce, Richard Moore, Anthony Petruccelli, Gale Candaras and Richard Ross.

If your Representative or Senator is in this group please contact them and ask that they vote H3457 in its entirety favorably out of the Ways and Means Committee. The increase in the COLA base is long overdue as is the increase in the pension for our more senior retirees. Those who wish to contact via email can get the email address by going to www.malegislature.gov/Committees/Joint/J39 and clicking on the name of the Ways and Means Member.

Seminars

Two Free Seminars Scheduled.

Protecting Your Nest Egg given by elder law attorney Mary Howie will be held on Saturday September 24, 2011 from 10 to noon. Attorney Mary Howie's presentation will determine whether you should have a will or a trust (irrevocable and revocable) gifting, Medicaid Qualifying Trusts, probate, joint tenancy, direct transfers upon death, Aid and Attendance, and much more. If you are interested in this seminar but cannot attend on this date send me your information and I will let you know when the next seminar will be held. We plan to have two more before Christmas.

Living In Retirement As An Informed Retiree This two hour seminar presented by Marie Ardito is directed toward those who retired on a public service pension and deals with many issues confronting retirees. Among the issues are: health insurance, Medicare, Medicare B penalty and surcharge, Social Security, working in retirement, legal checklist, tax structure of pension, and many, many other issues. All too often misinformation or lack of information on the topics presented is costly to the retiree.

This seminar will be held on Saturday October 1, 2011 from 10 to noon

Both the above seminars will be held at 314 Main Street Unit 105 Wilmington, MA. Main St. and Rt. 38 are the same. You can register for either of these seminars by email to: mardito@retireesunited.org or by calling 617-482-1568. Please give name, number attending and phone #. If you are interested in these seminars but cannot attend on the date given send me your information and I will let you know when the next one will be held. We plan to have two more before Christmas of the Protecting Your Nest Egg seminars.



Are you looking to put some meaning into your retirement? Is there some child out there who needs help which only you will be able to reach?

If so, then Massachusetts Retirees United wants you to work as a Guardian ad Litem in conjunction with the Honorable Jay Blitzman of the Middlesex County Juvenile System in Lowell. He is appealing to retired teachers to be the "Voice For a Child". This undertaking is not limited to the Lowell Juvenile Court nor to only Massachusetts. If you winter in Florida or live in some other state and would be interested in being involved with such a program, let us know and Judge Blitzman or Attorney Jomarie O'Mahony will make the necessary contacts for you, as you are so important to the success of this program.

In most states the Guardian ad Litem have always been volunteers. In Massachusetts they were paid positions up until the fall of 2008 and it is difficult to get people to volunteer for positions that were previously paid.

Participating will not require a large time commitment. For the most part you can control the time you want to give to the project and you can limit the number of students assigned to you.

Attorney Jomarie Ardito O'Mahony, my daughter, is a lawyer in the juvenile court system. She refers to these kids as the "Lost Generation". She is working along with His Honor, Judge Blitzman, and us to provide an informational meeting for those who would like to learn more about this program. It will be held on Friday, September 9th from 10-12 at O'Mahony & Ardito, 314 Main Street, Unit 105, Wilmington, MA. You can contact Judge Blitzman with any questions directly at jay.blitzman@jud.state.ma.us.

If you are interested in attending the informational

meeting contact Jomarie at Jomarie0525@yahoo.com or call her at 781-799-4077. The courts will provide training for those wishing to take part. If you cannot make the informational meetings at this time, please submit your name and contact information, as there will be other meetings scheduled. We have some great retirees who have already completed the training and have been volunteering for months in the courts. Recently Judge Blitzman told me that the Justices in other court areas are waiting for this successful program to begin in their districts.

This is your opportunity to continue the great work you spent a career doing—reaching out to kids who need you. Each of you possess the ability to make a difference in these young people's lives. You have nothing to lose and some youngster has a world to gain by your decision to become involved.

Cont'd from page 5

projection. In response to the bill, Ruben Burks, Secretary-Treasurer of the Alliance, stated, "Rep. Sessions' proposal is no better than previous attempts to cut Social Security." Recently, the bill was referred to the House Committee on Ways and Means for further analysis and debate.

Appeals Court Upholds

Key Affordable Care Act Provision

Despite opposition, the Obama administration continues to receive positive legal and statistical feedback of the health reform law. On Wednesday, a three-judge panel from the U.S. Court of Appeals for the Sixth Circuit ruled that the individual mandate to buy health insurance is constitutional. The decision was not based on party lines, as a Republican-appointed judge teamed-up with a Democrat to write the majority opinion. The judges clarified that Congress does have a 'rational basis' to regulate the health insurance market because of its undeniable effects on interstate commerce. "My hope is that the legal legitimacy gained from this ruling will help to silence the critics and expedite the law's implementation process," said Barbara J. Easterling, President of the Alliance. Two more appellate courts around the country are set to rule on this issue, but many legal scholars believe the Supreme Court will ultimately decide this case. The Center for Medicare & Medicaid Services announced on Tuesday that close to half a million Medicare beneficiaries have saved a combined \$260 million on their prescription medications due to the Affordable Care Act.

MASSACHUSETTS RETIREES UNITED

314 Main Street
Wilmington, MA 01887

REGISTRATION FOR THE SIXTH ANNUAL MRU STATE MEETING

SEPTEMBER 2011

NAME _____ MEAL SELECTION: indicate the number

ADDRESS _____ MEMBER

Haddock	Chicken
_____	_____

NON-MEMBER _____

PHONE NUMBER _____

EMAIL _____

CUT AND RETURN THE COMPLETED FORM WITH A \$10.00 CHECK (MEMBER) AND \$18.00 (NON-MEMBER) PAYABLE TO **MASSACHUSETTS RETIREES UNITED** ON OR BEFORE SEPTEMBER 10, 2011 TO"

ESTHER CHAMBERLAIN, P.O. BOX 4015, CHELMSFORD, MA 01824-0615