



Matters

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

A CALL TO ACTION

JOMARIE ARDITO O'MAHONY

Crystal, a 14 year old girl in the 8th grade, defiantly looks at the judge as he tells her that the information in front of him shows she has been tardy 53 days and absent 22 and the school is saying that the court needs to be involved and Crystal is more than likely going to have to repeat the 8th grade. Her mom cries quietly behind her and her attorney and probation officer give each other knowing looks. Another Child in Need of Services (CHINs) for truancy. Crystal has told her attorney that she hates school- that she doesn't get it and is tired of her teachers calling her lazy. Prior to the Fall of 2008, Crystal's attorney could have requested a Guardian ad Litem (GAL) to be appointed to help Crystal and her mom navigate their way through requesting testing by the school to determine if Crystal needs extra help and perhaps an Independent Educational Plan (IEP) to be put into place. Due to budget cuts, these GALs no longer exist.

As Judge Jay Blitzman advocated in his talk at MRU's annual meeting, there is a dire need for educational advocates in the juvenile court system and educators, and retired educators, are the perfect fit. An Educational Advocate, or GAL for Educational Purposes as they are sometimes called, are appointed by the court when there is a child in need of services or a care and protection of children and an educational matter is one of the issues. The advocates are asked to meet with the child, family and schools to determine what needs to be done to keep the child on track educationally. It can be something as simple as needing extra help with the teacher or as complicated as testing

for an IEP or special education services. The GAL then reports back to the court about the plan for the child and how everyone is doing with it.

As I said after Judge Blitzman's talk, my mom, Marie Ardito, often refers to the generations that preceded hers as the "Greatest but Forgotten Generation." My generation is considered the "Entitled Generation" by many and unfortunately we are producing what can only be described as the "Lost Generation." As we work more and more to continue to provide toys, our children are being plugged into computers and video games more and more. Some parents who did not graduate high school are not willing or able to help their children achieve greater academic success.

As Judge Blitzman pointed out, according to Massachusetts Department of Correction statistics, 66% of their inmates have not made it past the 11th grade. At the Annual Juvenile Law Conference held on the day after MRU's Annual Meeting in May 2010, Judge Blitzman told the audience about your group and the huge potential locked within it. Now is our chance to unlock it!

Here is how you can help: We will be holding informational sessions in August and September for anyone who would like to be a part of a pilot program to launch in the fall at the Lowell Juvenile Court for Educational GALs. We will also be trying to put together a mentoring program with the Lowell Public School System to create a homework club/literacy group. All training will be provided to you.

If you are interested in either or both of these programs, please contact me using the following

information:

Jomarie0525@yahoo.com or **781-799-4077** to be added to our list. You will be contacted in July to attend an informational session and coordinate your training. You can contact Judge Blitzman with any questions directly at **jay.blitzman@jud.state.ma.us**.

I hope you will take the time to learn more about these programs, as it will be a small amount of time that can create such a large amount of good.

A CALL FOR ACTION, PART TWO

I have spent the last eleven years working to educate others, and trying to improve the plight of the “Forgotten Generation.” I ask those of you who are looking to put meaning into your retirement years to help by reaching out to this “Lost Generation.” Most of us have prided ourselves in being teachers who cared about our students. All of you were very important and made a difference in the lives of particular students. Some chose a positive path because their teacher cared.

You can do this again through the **Guardian ad Litem** (GAL) program. How many times have you said, “It is all about money,” and unfortunately that is what is largely responsible for creating this “Lost Generation.” They are the victims of budget cuts that eliminated the **Guardian ad Litem** program. 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.

You owe it to yourself to learn more about this pilot program, as there are still some young people who need you. If you are not interested in the Lowell Juvenile Court because of distance, still contact Jomarie, or Judge Blitzman, (see previous article) as there is a juvenile court near you and their dream is to extend this program to all juvenile courts in Massachusetts as well as other states. Attend an informational meeting that will be held sometime in August. This is important enough to His Honor and Jomarie that they are going to set the date to accommodate the interested parties. Those in other states will be given people to contact.

This is your opportunity to continue the great work you spent a career doing – reaching out to kids who need you. If this is something that is of interest to you but you would like a juvenile court closer to where you live, please submit your name and, if possible, attend the informational session, as we do not want to miss out on your willingness to become involved. Past experience as a special needs teacher, a particular grade or even teaching experience is not a requirement.

Each of you possess the ability to make a difference in these young people’s lives. Help us save this “Lost Generation.” You have nothing to lose and some youngster has a world to gain by your decision to become involved.

Aid and Attendance Benefits for Veteran and Spouse.

The Federal Government under the auspices of the Veterans’ Administration has a program called **Aid and Attendance**. It provides financial benefits for veterans and their spouses.

To qualify for **Aid and Attendance** benefits the definition of veteran is one who has served ninety consecutive days active duty, with at least one day during war time. They need not have served in the war just be in the service while war was waged. One must have been honorably discharged. There are different criteria for those entering active duty after Sept. 7, 1980.

On the benefit side if one’s unreimbursed medical expenses equal or exceeds monthly income, a veteran may qualify for the maximum of \$1,632 a month; the amount for the surviving spouse of a veteran under the same circumstances would be \$1,056. The couple’s maximum amount would be \$1,949 a month. If one’s expenses are less than one’s income then the amount left each month to live on is taken into consideration. It determines what one will get each month up to the maximum amount.

Unlike Medicare, there is no look back period for the transferring of assets to get this benefit. It is advisable if the veteran is alone to sell ones home before going into assisted living/nursing home, not after so that one is not disqualified for a year to receive this benefit. Should the person, however, need Medicaid in the future there would be the five year look back period.

One can receive the benefits living in his/her own home if assistance is needed, in an assisted living facility or in a nursing home. There is a substantial population who qualify for this benefit and do not even know about it because of the poor advertising by the VA. It takes a few months to process the paper work but one will receive the money retroactively to the date of filing once the paper work has been processed. Every city and town has a veteran’s agent. Speak to him/her to get full information and application forms to start the process if you qualify for this benefit either as a veteran or the spouse of a veteran or the surviving spouse of a veteran.

This is federal legislation so it applies to all regardless of residence.



Members of the 2010 Board

Back, L-R, Bill Merrill, Bob Bullerwell, Jim Lucia, Helen Barnett, Ann Donovan, Carole Vernazzarro, Barry Bell

Front, L-R, Esther Chamberlain, Marie Ardito

Absent, Claire Crosby, Patricia Delaney

Thank You to all members who attended our Annual State Meeting in May. It was both enjoyable and enlightening. The Honorable Jay Blitzman, stimulated us with information about his dream to set Juvenile offenders on a positive course in life. He needs us, however, to fulfill this dream. Please see the lead article, **A Call to Action** about participating in this dream.

We were fortunate this year to showcase the talent of members who participated in the Art/Craft Presentaton; Mary Jane Towse, a Beader, Leah Alman, Quilter and Quilt Lecturer and Bob Bullerwell, prolific Photographer. Everyone appreciates your talent.

The New Board was chosen and By-Law changes were made. The Board is already planning for the next State Meeting in September 2011.

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

This two hour seminar presented by Elder Law Attorney Mary Howie, bar licensed in MA and NH. Topics cover important information on Trusts, Medicare Qualifying Trusts, Probate, Joint Tenancy, benefits for veterans and their spouses, and much more.

Monday, July 26, 2010 from 10:00 – 12:00 a.m.

It will be held at Presidential Park 314 Main St. Wilmington, MA - Unit 105. Main St. and Rt. 38 are one in the same. If coming from Rt. 93 take Rt. 62 exit toward Wilmington. At the intersection of Rt. 38 take a right and entrance to Presidential Park is less than 1/2 mile on your right.

To register contact Marie Ardito at mardito@retireesunited.org or call and leave your name on the voice message at 1-617-482-1568

Living In Retirement As An Informed Retiree

This two hour seminar presented by Marie 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 pensions, and many others. All too often ignorance on the issues presented is costly to the retiree.

Monday Sept. 27, 2010 from 10:15-12:15 a.m.

It will take place at Forgeron Hall, Eldridge Public Library 564 Main St. Chatham, MA. Rt. 28 and Main St. are the same.

Monday Sept. 27, 2010 1:30-3:30

It will be held at the Barnstable Senior Center 625 Falmouth Rd. Hyannis, MA. Falmouth Rd. is Rt. 28 in Hyannis.

To register contact Marie Ardito at mardito@retireesunited.org or call Marge Burns at 508-759-4352 or call and leave your name on the voice message at 1-617-482-1568 or 1-800-680-6077 and which seminar you wish to attend.

This fall two of these seminars will be held — one in Haverhill— the other in Newburyport. Complete information on these will be in the September issue of **The Advocate** or can be found at Marie's website www.marieardito.com or the MRU website www.retireesunited.org both under seminars at the MRU site click on current seminars.

There will be a seminar on **To Move or Not to Move** in Wilmington in late summer early fall. Contact Marie if you want to be notified when this seminar is scheduled.

In Memory

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

Grace M. Dunn - Chelmsford Public Schools

Richard Cocci - Leominster Public Schools

Jean H. Flannery - Billerica Public Schools

Leontine M. Milano - Stoughton Public Schools

Florette L Culbert - Dracut Public Schools

FROM THE DESK OF MARIE ARDITO

COLA

At the time of this writing the COLA is in the FY11 Budget Conference Committee. The legislature will decide if we are to be given a COLA and of course the Governor has to sign the budget. He has line item veto power so it is very much up in the air whether we receive a COLA this year.

Let's Get the Record Straight

I am just as disgusted as the next person with regard to what is going on in Washington. Instead of representing the people who elected them to straighten out the mess this country is in, those in DC seem to concentrate more on representing their individual parties.

Let me address the false rumors that too often flood my email with regard to Congress. First, when Congressmen leave Congress they do not continue to draw the same pay including a COLA increase until they die. There is a formula calculating their highest years of salary and years of service. So, one who served 20 years and was 50 years of age would get 42.5% under a Civil Service Retirement System.

All elected after 1983 in addition to paying into their retirement fund also pay into Social Security and will collect a pension and Social Security as do State workers in most states. Members of Congress pay more into their retirement fund than other federal workers because their tenure in office often make their years of service so much less. The money they contribute to their retirement fund is put into the general fund and a government security of equal value is created and credited to their pension system.

There are enough truthful things we can say about them. There is no need to spread untruthful rumors.

Do you have an Issue?

September will be here before we know it. At the Executive Board Meeting in September we will be presenting to the Board bills that MRU will ask to have filed in December. We are on a two year cycle in this state and any bill that is to have any chance must be filed on time. If you have an issue (we cannot get involved on individual bills) that you would like to see filed, please contact me. We will be meeting this summer to draft legislation and also to seek out lawmakers to file the bills.

They Left to Serve

During times when our country was in crisis due to war, young men and women gave up the opportunity to finish high school in order to serve. If you know of a person who did not receive his or her high school

diploma because they left to join the armed forces to serve in WWII, Korea, Vietnam, the Gulf War or at anytime, there is a program that the local Veterans' Office has that will get them their high school diploma. This will mean so much to them and it only takes a phone call to your veteran's agent to get the wheels in motion. This is not just something for Massachusetts but is available in most states and it costs nothing to make it available in all.

Have Two Addresses?

Some of our members live part of the year in one state and part in another. We want to make sure that you receive all the editions of MRU Matters as well as *The Advocate*. If you notify me of the months you are at each address I will be more than happy to have a double entry for you so that we change your address when needed. Email me at mardito@retirees.united.org

Federal Elections - Our Time, Our Voice

Of the ten Congressional races that will occur this November in Massachusetts for a seat in Washington, all but one is contested. I am sure the same is true for those living in other states.

In September most will face opposition during the primaries, and those who are victorious will face further opposition in November. I have already received a phone interview and an email regarding my Congressional district. My vote will not go to anyone who is not supportive of issues that have been too long ignored. A few months ago an email was sent to our members asking what issues concerned them at the federal and state level.

At the federal level repeated concern was voiced about the repeal of the **Government Pension Offset** and the **Windfall Elimination Provision**. All 10 Massachusetts Congressmen are signed on for the repeal but one of our Senators, Scott Brown, remains a hold-out. Call him at **(1-617-565-3170 or DC 1-202-224-4543)** or email him <http://scottbrown.senate.gov/public/index.cfm/contactme> so we will know his position by his actions when he is up for re-election in a 2012.

The following questions were generated as a result of our collective concern. Use them when speaking to a Congressperson.

People who retired from the federal government and some 15 states are under penalty with respect to Social Security benefits.

Would you co-sponsor legislation to completely repeal the Government Pension Offset and the Windfall Elimination Provision and work to bring this measure to a vote on the floor?

There is a penalty for those who do not sign up for Medicare B when 65. This penalty is deserved by those who are underinsured but those who are under the WEP penalty and do not have 40 units in at 65 and are fully insured also are put under such penalty if we get our 40 units after 65.

At present it reads one is eligible for Medicare when reaching age 65. The revised language would read one is eligible for Medicare when reaching age 65 and having 40 units in Social Security in one's own right or as a spousal benefit.

Would you support or file legislation that would change the definition of eligibility for Medicare from just age 65?

Would you file and or support legislation that would increase the amount that one who is collecting Social Security can earn before their Social Security is either 50% or 85% taxed? The intent was that Social Security would be federally tax free. The amounts one can make, including ½ of the Social Security they receive, have never been increased since imposed.

Those who retired with a Public Safety Pension are allowed to pay up to \$3,000 of their health care premiums on a pretax basis.

*Would you co-sponsor legislation that would extend this benefit to those retiring on a Public Service Pension? If a Member of the House is seeking re-election let them know that **H1413** extends this benefit and to date they have not signed on to it.*

Would you support legislation to curb the deleterious financial practices of banks, thrift and investment companies, etc so that the country avoids a repeat of the 2008 debacle? How stringent do you feel the regulatory environment should be for such economic factors?

What is your position on immigration? Do you support or are you opposed to an amnesty program? Would you vote to keep Social Security for American citizens who have earned it by their work or their spouses or would you permit immigrants, legal or illegal to be put on the Social Security rolls if they have not earned it?

Would you support some form of legislation that aims at improving nutritional knowledge in the country and offers incentives to consumers to reduce obesity, especially in children?

What ideas do you have on environmental issues?

As you can see these issues that concern our membership are quite comprehensive. You do not have to ask about all the issues but we hope you will formulate a list that you will ask the person who is asking for your

vote. **Your vote should not be given it should be earned.** It is our time to let them know that issues are important to us and we do not give our vote away.

State Elections - Our Time, Our Voice

There are approximately 40 people who will be retiring from their seats, seeking a different office, or not returning to Beacon Hill this election season. In addition to these there are more contested races than we have ever had in the past. This is definitely the year to make those seeking re-election or first time electioneers accountable to the people they represent.

Here are some questions to ask those seeking our vote?

Health Insurance is very important to those working and retired.

Will you file or support legislation to do the following:

Keep health insurance in collective bargaining of public employees and retirees.

If there are to be any changes to a retiree's health insurance would you require that the retiree be notified in writing and that a special hearing be called a minimum of 30 days before any changes are enacted?

Would you file and support legislation to grandfather those already retired so that any increases only affect future retirees?

Would you file and support legislation adopted regarding senior drivers and insist that it be based on individual ability to drive?

Consider the following guide lines when making your decision:

Clear benchmarks for determining ability to drive.

Publish these benchmarks prominently.

Do not incorporate surprises into testing.

Do not have "gotcha's".

Require training and impartiality of testers.

Possess a limited operator's license, as with beginning drivers, which allows driving during daylight hours only.

You are aware the COLA base has not been increased since 1997 and is based on the first \$12,000 of one's public pension. Would you support legislation that would increase this base immediately to \$16,000 and then raise it every four years?

You are aware that in July 2004 the Option B Penalty was reduced from 3% to 1% for those retiring

after July 2004 and the penalty for those selecting Option C was decreased by half. Those retired prior to that date remained at the advanced penalty even though their pension was half that of those receiving the reduction. Would you file and support legislation that would correct this unfairness?

There was a Veterans' Bill passed in 1996 that allowed those still working in the public sector to add up to four years of their years spent as a veteran toward their creditable service. Are you aware of this and would you file or support legislation that would extend this benefit to those who served their country and retired prior to 1996 as long as the amount does not exceed 80%?

There was a Maternity Bill passed in 2000 that allowed those still teaching to add up to four years of the time they were on forced maternity leave. Due to contractual wording they could not remain in the classroom. If those who were retired before 2000 qualify do you support that this benefit be given to them, and would you file or support legislation to extend the benefit to those retired by 2000 that were discriminated against because they were pregnant?

All who were retired prior to 1971 never received a COLA on their pension. It was not until 1973 that they were able to add the COLA permanently to their pension. There were 6 years in which there was no COLA given. Would you file and or support legislation that would make a one-time adjustment to the pension of people who retired prior to 1990 based on their years of service and their years retired?

You do not have to ask them all these questions, but we definitely encourage you to formulate a list to have ready when approached to solicit your vote. This is the year we can each do our part to change some of the entitlement attitudes that too many politicians have when running. As stated, the seat they occupy is not theirs but the people's. They are elected to represent us and our concerns. It is up to us to let them know what our concerns are and more importantly that we will be watching to see if the answers they give are what they truly believe. The primary is Tuesday, September 14, 2010.

YOUR VOTE SHOULD NOT BE GIVEN IT SHOULD BE EARNED

PRIT AND PRIM

The solvency of our Pension system is a concern for retirees. We have all contributed to the system for years and most do not understand how it works. We thought that the retirement money taken from our pay checks went to the Teachers' Retirement System. Actually it goes to an agency known as PRIT, the Pension Reserves Investment Trust. The PRIT Fund was created by the Legislature in December 1983. Their purpose is to invest the money and come up with revenue earning to reduce what is known as the unfunded liability of the pension system in Massachusetts. Oversight of investment is done through PRIM, the Pension Reserves Investment Management Board.

There are 106 retirement systems in Massachusetts, the two largest being the State Retirement System and the Teachers Retirement System. Both systems use PRIT (the fund) and PRIM (the management and investment team). Some of the other 104 systems do also, but their respective boards must vote on the governance of the funds. Information in this article is limited to the two largest systems.

It is important that you understand so you can correct misconceptions, that the community for which you work(ed) does not contribute anything to your pension as a teacher. The money that is in your town or city budget for retirement is for those contributing to the county retirement system or one of the other 104 systems, which are those working at town/city halls, custodial help, cafeteria workers and others. As teachers we are the only ones contributing to our pension until such time we collect our pension. Then the Massachusetts Teachers' Retirement System and the state pay our pension. Nothing ever comes from the community for teachers.

At present our fund is 58.2% funded and some think that money could run out and we would stop collecting a pension. This will never happen. The funding schedule fluctuates. At one point we were at 83% funded and because the Commonwealth for a few years did not contribute their share to the system we dropped back down. There are states in which pensions have been at 100% funded and then in a given year will drop down to 95% or lower.

When the funding schedule originated in 1988, it was planned that over a forty year period we would reach 100% funded by 2028. Because our funds did very well in the '90s there was a period in which the year was changed to 2018 because our investments had paid off so much of the liability. In the past few years, it changed again to 2023 and then recently to 2025 because the state cut back on its funding. But we are still lower than the range originally outlined.

The State must meet its obligations to those retired and they can never just say we are going to stop paying the pensions. There is a contract that exists between the state and the retirement systems which guarantees that our pension will always be paid to us. Any changes that the State may decide to make (and they must get legislative approval and the members of the legislature are also under the State Retirement System when they retire) will affect only future retirees. In fact, in most instances, any changes would affect only those not already vested in the system.

All who have investments know the roller coaster ride of the past few years that their investments have made. This is true of the funds managed under PRIM but for the most part they did not go as low as most investors. They never had more than 10% in hedge funds and have reduced that amount to under 5%. The results of our returns in the past year should see the funding of the system increased from the present 58.2% to around 62.5%.

The Caregiver Bill Of Rights

I have the right... to take care of myself. This is not an act of selfishness. It will give me the capability of taking better care of my relative.

I have the right... to seek help from others even though my relatives may object. I recognize the limits of my own endurance and strength.

I have the right... to maintain facets of my own life that do not include the person I care for, just as I would if he or she were healthy. I know that I do everything that I reasonably can for this person, and I have the right to do some things just for myself.

I have the right... to get angry, be depressed, and express other difficult feelings occasionally.

I have the right... to reject any attempts by my relative (either conscious or unconscious) to manipulate me through guilt and/or depression.

I have the right... to receive consideration, affection, forgiveness, and acceptance from my loved one for what I do, for as long as I offer these qualities in return.

I have the right... to take pride in what I am accomplishing and to applaud the courage it has sometimes taken to meet the needs of my relative.

I have the right... to protect my individuality and my right to make a life for myself that will sustain me in the time when my relative no longer needs my full-time help.

I have the right... to expect and demand that as new strides are made in finding resources to aid physically and mentally impaired persons in our country, similar strides will be made towards aiding and supporting caregivers.

AUTHOR UNKNOWN

NEED MEDICAL EQUIPMENT?

SHRINER'S REACH OUT TO THOSE IN NEED

Every Saturday morning from 9:00 a.m. to 12:00 p.m. the Shriner's of Malden open their facility to all who need special medical equipment like walkers, wheel chairs, hospital beds etc. They only require that one return equipment when it is no longer needed.

This is a service unequalled in the area. Those who have benefited thank them for their generosity.

They are located on Exchange Street in Malden, MA not far from the Malden T Station. A sign is posted.

Contact your local Shriner Association to see if this service is offered in your locale or state.

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

Marie Ardito, Information Coordinator
Patricia A. Delaney, Editor
pdelaney@retireesunited.org

OFFICERS

Robert Bullerwell - president
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Esther Chamberlain - treasurer
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Esther Chamberlain, the MRU treasurer, recently received a Distinguished Service Award from the American Federation of Teachers Massachusetts at their 42nd Annual Convention held in Quincy. She received the award as the Retired Member of the Year.

Esther has been an active member of the Billerica Federation of Teachers since 1974 when she began her career as a guidance counselor at the high school. She has never been one to take a back seat when there are issues that concern union activities or teacher rights. Esther has always stepped to the forefront in representing, mentoring and leading the Billerica local to be productive and credible in the eyes of the school administration.

During her 29 years at Billerica, Esther served in a variety of union positions including building representative, treasurer and president. She served as a member of the negotiation team and as a delegate to the Merrimack Valley Central Labor Council. Additionally, she was a delegate to the AFT National conventions, Quest conventions and the AFT/Massachusetts state conventions. Since her retirement in 2003, Esther has remained active in the local serving as the Assistant Treasurer.

After 36 years as member of her union, Esther has decided to “retire” from active involvement in the local. She noted “the journey has been enjoyable, but it has come to an end”. Esther will continue to focus on the issues and concerns of retirees.

