



Matters

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

THE FIFTH ANNUAL STATE MEETING PRESENTS His Honorable Judge Jay D. Blitzman

The Fifth Annual State Meeting promises to be memorable because our keynote speaker is the Honorable Jay D. Blitzman, First Justice, Juvenile Court Department, Middlesex Division, Massachusetts.

He was appointed to the juvenile court bench in June 1996. Prior to his appointment, he was a founder and the first director of the Youth Advocacy Project (YAP), a community based interdisciplinary legal services organization and the 2008 MacArthur Foundation grant recipient.

Judge Blitzman is an accomplished jurist and has served on or was a member of many boards and committees. Among them are:

The Supreme Judicial Court (SJC) Study Committee on the Code of Judicial Conduct

The Supreme Judicial Court Standing Committee on the Rules of Criminal Procedure

The SJC Advisory Committee studying the scope of permissible judicial comment

The SJC Committee on Judicial Ethics.

For twenty years Judge Blitzman was a public defender and zealous advocate on behalf of indigent defendants. He worked tirelessly to educate the legal community regarding the importance of providing high quality representation to children accused of criminal conduct. His twenty-year crusade on

behalf of children and their advocates culminated with the creation of the Youth Advocacy Project in 1992. In founding the Youth Advocacy Project, Judge Blitzman showed us that children can be best represented by combining legal services with a variety of human services, and a belief that much delinquent and/or criminal conduct is preventable through appropriate family or community intervention.



Since joining the bench, Judge Blitzman has continued to participate regularly in continuing judicial and legal education programs sponsored by MA Continuing Legal Education, Suffolk Law School's Juvenile Justice Center, and the Flaschner and Judicial Institutes. He has also served as a clinical supervisor for Boston College and Harvard Law School and has supervised co-op students from Northeastern Law School. Since 1986, the Judge has been a regular participant at Harvard Law School's Trial Advocacy

Workshop program.

Judge Blitzman also served as the technical advisor for sixteen episodes of the TV Series "Judging Amy" from 2001-2005 and had a career as an actor prior to becoming an attorney.

As an organization we are truly fortunate to have Judge Blitzman as our keynote speaker considering his demand as a presenter to prestigious organizations and groups like the Department of Justice.

He promises to be a keynote speaker that is informative, motivating and entertaining and all attendees will find his topics and discussion timely.

From The Desk of Marie Ardito

Membership Cards

All new members and those whose AFT membership card has expired will be issued new membership cards. They are issued from Washington, AFT headquarters. Their membership year expires in October; MRU's membership year expires in January. Please use MRU date for renewal purposes and the AFT membership card date for benefits.

Give a Day; Get a Disney Day

Walt Disney Theme Park in both California and Florida will give a free day pass to people who offer a free day of service to approved organizations. This offer is only for one pass per person regardless of the number of volunteer days. To apply for this pass visit home.disney.go.com/parks and complete the application. This is good for 2010 year.

Registry of Motor Vehicles, MA

The Registry of Motor Vehicles, RMV, MA will no longer be mailing your Driver's License Renewal Application. It is now your responsibility to know when your driver's license expires. It is always on your birthday, but varies with the year. It is a criminal offense if you forget to renew your license and get pulled over and it carries a good fine. The Registry has developed the RMV Reminder Service. It is a free service that will remind you by email or phone. (Phone may be safer if you forget to let them know if you change your email address) To sign up for this go to

<http://www.massdot.state.ma.us/rmv/> and click on the Free RMV Reminder circle at the bottom of the right hand column. You will need your MA license or MA ID number, date of birth and residential zip code to enroll. If you do not have a computer to enroll, then ask about it the next time you are near

a RMV office. This is supposedly a free service to you and the RMV. I would, however, caution you that the following notice appears on one of the pages: These notices will be sponsored by outside firms. The RMV does not endorse any company or product, including the sponsors of these reminder notices.

Have You Had a Hip Fracture?

If you have had a hip fracture in the past 18 months and are age 60 or older, you might be eligible to participate in a study at Boston University. People who qualify for this study will receive either a DVD-based exercise program which is supervised by a physical therapist or a nutrition education program for six months. All activities will take place in your home at no cost. There will be financial compensation for your time.

For more information and to see if you qualify contact Siphanny at: 617-638-1993 or email sn-hean@bu.edu

Two Bills Reported Out

To date two MRU bills have been favorably reported out of Public Service.

House 2448, a bill to reduce the Option B penalty from 3% to 1% and greatly reduce the Option C penalty by almost half for those retired prior to July 2004, as it did for those retired after that date. This bill sponsored by Rep. Thomas Golden of Lowell is definitely an equity issue. All members and their family, friends and former colleagues both active and retired must call their Representatives and Senators to push to get this voted favorably out of Ways and Means.

There is plenty of justification for passage of this bill. Those retiring after 2004 retired on an average \$45,000.00 pension to over an average \$50,000.00 today. The average pension of those with the higher penalty was below

\$26,000.00. If a person's pension is \$30,000.00 the 2% increase they would get by having the Option B penalty decrease would result in a \$600.00 increase in their pension. Many of those retired prior to 2004 went through the years in the '90's when they were denied a COLA for six years. This increase does not even equal two years of the lost COLA's. Another reason to push this bill forward is because those retired fifteen years or more and took Option B have nothing left in their account to leave a beneficiary and yet they receive 2% less pension than a new retiree taking the benefit with over \$100,000.00 for a beneficiary.

There are close to 11,000 retired teachers, or their survivors who are receiving the inequities by the Commonwealth by having their lower pensions more heavily penalized than the higher pensions of those retired after July 2004. Let us all roll up our sleeves and get this bill passed this year even if it does not apply to you. The inequity is obvious.

House 2487, the COLA Bill, will increase to \$16,000.00 the pension base on which the COLA is applied. Filed by Rep. Kaufman of Arlington, this bill will allow an increase in the COLA base every four years. It is very much needed as too much time, energy and effort is spent in each legislative session addressing this issue to the detriment of other issues especially pertaining to our older retirees.

Elder Care Advisors

While developing the "Living in Retirement as an Informed Retiree Seminar," I learned about a new service provided for elder Americans known as **Elder Service Advisors**. This is available country-wide.

REGISTRATION FOR THE FIFTH ANNUAL MRU STATE MEETING MAY 4, 2010

NAME _____

Meal Selection: indicate the number

Haddock Chicken

ADDRESS _____

Member _____

Guest/s _____

Phone Number _____

Email _____

Clip and return this completed form with a check payable to Massachusetts Retirees United for \$15.00 (member) or \$18.00 (non-member) on or before April 23, 2010. Send it to:

Esther Chamberlain, P.O. Box 4015, Chelmsford, MA 01824-0615

SCHEDULE

- 9:00 - Registration & Coffee
- 9:30 - Keynote Address
- 10:30 - Coffee Break
- 10:45 - Meeting, Updates, Social
- 12:00 - Luncheon

MENU

- Baked Haddock / Baked Stuffed Chicken
- Garden Salad / Roasted Potatoes
- Ice Cream with Chocolate Sauce

COST

- The cost for members is \$15.00
- The cost for non-members is \$18.00
- Please see directions below.

CRAFTERS, ARTISTS, BEADERS, PHOTOGRAPHERS WANTED

The planning board for the MRU Annual State Meeting to be held on May 4, 2010 needs your participation.

At last years meeting one of our members, Dick Doyle from Newburyport, shared his experiences as a writer and publisher of a new book, "Winston Churchill was a Catholic Priest." It was a huge success both for the author and members.

Capitalizing on this adventure, the Board of Directors felt that there was a lot of untapped talent among the members. We are not all writers or publishers, but many possess other significant talent such as photography, the arts, both fine and applied, jewelry making, weaving, knitting and the unusual.

If you feel that you would be interested in displaying and or selling your art at the 2010 State meeting,

please submit your name, address, telephone number and email along with a brief description of your discipline or hobby to me.

pdelaney@retireesunited.org

We will provide tables to display your art. Let's make this an exciting event by your participation.

Thank you and please contact me about your interest. .

DIRECTIONS TO THE HILL-VIEW COUNTRY CLUB

From Route 93 North or South take the Rt-62 exit, EXIT 40, toward North Reading.

Stay on Rt 62 for about 2 miles.

Turn left onto North Street.

North Street crosses Main Street

NOMINATIONS

Nominations are being accepted for two three year positions on the Massachusetts Retirees United Board of Directors. Interested parties should contact Nomination Chairperson **Marianne Peresky 10 Smith St. Chelmsford, MA 01824 or call 1-978-256-8292** to submit their name. It is requested names be submitted by **April 20**, if possible. The election will take place at the **State Meeting on May 4, 2010.**

Massachusetts Voters

Please contact **Senator Scott Brown** and request that he sign on to co-sponsor **S484**, a bill to repal the Government Pension Offset and the Windfall Elimination Provision. Boston Number 1-617-565-3170; Washington Number 1-202-224-4543.

MRU Financial Report

January 1, 2009-December 31, 2010

The MRU adopted a very conservative budget for last year. The income from membership dues as well as other income was projected at \$13, 810.00. Our total expenses for 2009 were \$13, 906.51. We were very fortunate as our total income for the year was \$30, 087.74. Many of our members renewed for two years thus resulting in the additional funds. We went over budget in the postage and printing accounts due a stamp increase and additional seminar mailings. Our printing expenses went up slightly due to the printing of more newsletters, and seminar materials and envelopes. The net income for last year was \$16,181.23.

The proposed 2010 budget is a realistic one with a projected income of \$17,416.00 with \$16,000.00 coming from membership dues. Additional monies were put in the postage (\$2,000.00) and printing (\$250.00) accounts to cover the increase in expenses for those two areas. Other accounts were increased slightly to reflect projected increases.

At the end of December 2009 MRU had an end of the year checkbook balance of \$55,854.58.

Legislation pending for Senior Drivers

MRU supports the parts of the Driving Bills for Massachusetts that outlaws texting and the use of cell phones while driving, as well as the part that allows a doctor or medical provider to report to registry a driver whom they feel is not mentally or physically capable of driving. There is no age discrimination in this part of the legislation, as it applies to all drivers.

We object to any aspect that singles out drivers over 75 and requires them to have eye tests every three years and the need to pass a driver's cognitive and physical test, whatever that means.

We object to any legislation that does not spell out what is required of anyone in order to renew his/her license. We thought this issue was dead, but apparently Senator Brian Joyce who filed **S2290** will not let it rest. We feel that the House version, **H4475** is less discriminatory.

A 3% COLA based on the first \$12,000 of one's pension is in the Governor's budget for July 2010.

BY-LAW CHANGES

Please note that certain changes to the By-Laws have been proposed and will be voted upon at the **Annual State Meeting on May4, 2010.**

The term **Executive Board** will replace the term **Board of Directors** wherever it exists in the by-laws.

Section 4.05 and Section 7.08 Change any reference to the annual membership meeting from May to September/October of each year.

Section 6.02 Election of Officers; Terms of Office.

Section 7.01 Standing Committees. Standing Committees of the MRU shall be Membership, Legislative Action, Publicity, Information and Technology.

Section 7.06 The Information Committee

The Information Committee will:

- A.** Be responsible for providing seminars on topics that will inform present or future membership of the organization on issues pertinent to their retirement.
- B.** Write articles for the newsletter on topics that will inform members on important or pertinent topics, or topics that will benefit their retirement.
- C.** Assist the Legislative Chairperson in the area of member information on state and federal issues.
- D.** Assist the Membership Chairperson with membership drives that pertain to informing future members on important issues.
- E.** Assist the Massachusetts Retirees United Leadership in any way in order to further the aim of the organization to have retirees with an informed voice.

Section 7.07 The Technology Committee

The Technology Committee will:

- A.** Direct the development, implementation and administration of the MRU website.
 - Day-to-day administration of the website
 - Install, configure and maintain network services
 - Explore and upgrade new software
 - Support administration of servers
- B.** Design and implement electronic systems for delivering information to MRU members.
- C.** Manage MRU email accounts.
- D.** Update and maintain MRU membership with our state and national affiliates.

Renumber the rest of Section 7 accordingly.

Dear Friends

The American Textile History Museum invites you to explore the fascinating world of textiles in our recently renovated historic building in Lowell. In our new main exhibition Textile Revolution: An Exploration Through Space and Time you begin your journey with the story of Native American fur trading and end with space-age textiles. Along the way you will see and hear the motion of delicate wooden spinning wheels and large noisy metal looms as you learn how clothing styles and cloth-making techniques have evolved over many decades. You can also try on a parachute, feel fine fabrics, try your hand at weaving and much more!

Don't miss our two special exhibitions. Changing Landscape: Contemporary Chinese Fiber, running through March 14, is a snapshot of how three generations of fiber artists interpret the tremendous economic, political and social changes that have transformed China over the past decade. Aprons: Fifties Functional Fashion, on exhibit through April 18, showcases a fun and fashionable collection of this popular accessory from the fifties. Future exhibits include More Than a Number a collections of transit photos of Cambodian refugees opening April 17, and High Style: Betsy Bloomindale and the Haute Couture opening August 14.

Plan to spend the day and have lunch in the Gazebo Café where you'll enjoy delicious reasonably priced soups, salads and sandwiches. And don't forget to stop at our gift shop to take home a piece of history such as our own Heirlooms placemats woven at ATHM.

The Museum is open to the public from 10 a.m. until 5 p.m. Wednesday through Sunday. Admission prices are \$8 for adults, \$6 for seniors, children 6-16 and college students. Museum members and children under 6 are admitted free. In celebration of our 50th Anniversary bring in this article and receive \$2 off any one adult admission. Offer good through December 31, 2010.

Visit our website at www.athm.org for the latest information on exhibitions and programs or phone 978-441-0400 extension 250 for information and group reservations.

Hope to see you soon.

Linda Carpenter
Director of Advancement
ATHM
491 Dutton Street
Lowell, MA 01854
lcarpenter@athm.org
978-441-0400 ext. 241

Living in Retirement as an Informed Retiree

Too many people are discovering after the fact that some laws can and will be costly to them in the future.

This two hour seminar will hopefully have you look once again at your retirement to understand eligibility for Medicare, and possibly learn for the first time about the Medicare B penalty and Medicare B surcharge. During the seminar you will learn the new tax laws regarding the sale of a second home and how to prevent paying double state taxes on money contributed to 403b or Tax Sheltered Annuity distributions prior to 1998 as well as the laws regarding working in retirement and many other issues.

"I did not know" are famous last words of some who have just been hit with a bill they didn't know was coming. Education is still the tool to combat ignorance and we are sure this seminar will educate and be informative for all who attend.

Dates: April 30, 2010 and May 5, 2010

Time: 9 a.m. to 12 a.m.

Place: Linden Pond
203 Linden Pond Way, Hingham, MA

Directions:

From Route 3 South take Exit 15, Derby Street Hingham - bear right of the ramp. Turn left at second set of lights (Cushing Street). At the next

For the Medway Seminar planned for May see "The Advocate" for details.

Massachusetts Retirees United
314 Main Street
Wilmington, MA 01887

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

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Circuit Breaker

If you are 65 years of age or older you may qualify for the **Circuit Breaker Tax Credit in Massachusetts**. This credit applies to both home owners and renters. The maximum credit you can receive for tax year 2009 is \$960.

The income limits are \$51,000 for a single individual and \$77,000 for married filing jointly. While your state pension and Social Security are not state taxable they do count toward your total income. Also, the assessed value of your principal residence cannot exceed \$788,000.

If your real estate tax payments plus 50% of your water and sewer charges (minus any abatements) were greater than 10% of your total income then you qualify for a tax credit. So, if your total income is \$35,000 and your real estate tax and 50% of your water and sewer is \$3,900 and 10% of your income is \$3,500 then you qualify for a \$400 Circuit Breaker tax credit. This is true even if the \$35,000 income is your pension and you do not pay state tax on it. Even if you would not normally file a state income tax form you must file to get this amount returned to you.

For renters it is 25% if the rent payments paid during the tax year count as real estate tax payments. Those living in housing in which other services are provided beyond the living quarters (Independent Living) need to know how much of their monthly payment is just for the rent of the facility. So, if the total rent paid in your principal residence was \$16,000 when divided by 4 (25%) it equals \$4,000. Using the same \$35,000 as in the above example then 10% of the income is \$3,500 subtracted from the \$4,000 means your Circuit Breaker Tax credit will be \$500. All rent paid in a year counts, so if you moved and paid on two rentals for a month both count. Or if you paid January 2010 rent in 2009 then it counts for 2009.

Both the homeowner and the renter must file a Schedule CB worksheet with their taxes. This schedule is in the state tax booklet you receive

HOME MODIFICATION LOAN PROGRAM

If you or a member of your family is a frail elder or has a disability that makes it difficult to bathe, climb stairs, or access your home there is a program that can help, The Home Modification Loan Program (HMLP). It provides loans to homeowners and small landlords for access and safety modifications to the homes of Massachusetts residents. If an accessible bathroom, ramp or stair lift, or wider doorways would improve your quality of life and help you remain in your home, take advantage of this loan! Home Modification loans

of up to \$30,000 are made at 0% or 3% rate, depending on household income. The income guidelines are generous and most homeowners qualify for a 0% loan, with repayment required only when the home is sold or transferred.

The above information was obtained from a senior bulletin. For more information visit www.mass.gov/mrc/hmlp. This site is very complete with information about the program, income guidelines (and they are very generous), how to apply, contact agency or person for your community and frequently asked questions.

If you do not have a computer contact Susan Gillam at the Massachusetts Rehabilitation Commission at 617-204-3739 and ask her to send you a brochure.

Federal Income Tax

During this past year the leadership of Massachusetts Retirees United emailed the following three reminders to members regarding federal income tax. This information also appeared in the March edition of The Advocate. To receive future reminders it is important that the Organization has your current email address. Because it is tax season again, it is time to review the information about Federal Taxes for possible deductions.

DEDUCTION 1:

Those who do not itemize and took the standard deduction last year are allowed to declare property taxes and receive an amount credited to the taxes you pay. If you did not do it last year you can amend your 2008 form to make use of it. If you don't itemize your deductions but paid property taxes you qualify for an additional standard deduction up to \$500.00 if single and up to \$1,000.00 if married but filing jointly. While this benefit was initially good only for 2008, Congress extended it for 2009. There are no income limits to claim this extra deduction.

DEDUCTION 2:

Single people working and making under \$95,000.00 may receive a \$400.00 credit. Married people working and making \$190,000.00 and filing jointly may receive an \$800.00 credit. Check Schedule M, Making Pay Credit for whichever tax form you file.

DEDUCTION 3:

Those who do not collect Social Security, but collect a federal or state pension may file a Schedule M to collect the \$250.00 if single and the \$500.00 if married and both receive such a pension. One may not collect both the Social Security amount and the pension amount. If you are working in retirement you may qualify for part of the Making Work Pay Credit. **6**

The total credit amount an individual can receive is \$400.00. If you already got the Social Security amount or pension amounts of \$250.00 then you may qualify for an additional \$150.00 under Making Work Pay Credit (\$400.00-\$250.00=\$150.00).

DEDUCTION 4

If you bought a car between Feb. 2009 and the end of the year you are probably eligible to deduct the state sales tax from your federal income tax. You may have to file a Schedule L. Check it out.

Property Tax Work-Off Program

Many communities offer a property tax work-off program. The Council of Aging in the community usually administers it. To be eligible you must own property and pay taxes in the community to which you are applying. In some communities it is offered only to those who are below a certain income. Other communities have no means test.

The community sets the age for eligibility. It is normally over sixty. They also set the amount of the write-off, usually in the \$500.00 to \$750.00 range. Different departments of the city or town will open up positions for seniors. It can be anything from answering phones, filing, data entry, etc. The amount you are paid is often minimum wage and once you reach the amount you may earn (usually around 70 hours) you no longer have the job. There are other stipulations that may be set by a community. The amount of slots is usually limited to what has been budgeted for a given year.

Call your Council on Aging and see if such a program is offered in your community. Find out the requirements and if there is an application deadline. Also ask how candidates are selected (many times it is through a lottery). If you receive other property tax abatements or benefits, see if you are excluded from applying.

There are times when a community needs extra help and many use those eligible under the property tax work-off program to assist them at such times. It is something worth your while to look into.

In Memory

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

Richard F. Howe

retired from South Shore Vocational Tech

Stephen V. Panos

retired from Billerica Public Schools

YMCA Lawrence Looking for Volunteers

The Resources Education Center (REC) at the YMCA provides the following services free of charge to low income Spanish speaking people of the Greater Lawrence Community:

We teach several classes of Basic and Level One English as a second language. Many of our students come to us not speaking any English at all or very little. Upon completion of our courses many of these same students end up going on to NECO (Northern Essex Community College.) Further, we are teaching Pre-GED classes to assist our students in preparing to take a GED test. We have been cited by the City of Lawrence GED testing Station as having an outstanding program. We teach basic computer skills, basic life skills and we provide individual tutoring.

As has happened with many programs we are presently experiencing a financial crunch due to the withholding or reduction of the grants that have been funding this program.

We are looking for some volunteer teachers to assist us with Basic and Level One English Classes (as a second language). Whatever you can do for us would be greatly appreciated.

Please feel free to call or email questions.

Thanks and God Bless!

Sincerely;

David A. McClane

Residential Director

MV YMCA SRO 978-686-6191 ext 14

Elder Care Advisors Continued

Elder Care Advisors provide information, advice, support and connections to services for older adults, their partners, families, and caregivers. Elder Care Advisors offer free in-home, in-office and phone consultations. Elder Care Advisors can help you with community resources including long-term care planning, caregiver support, nursing home placement and other residential options, public benefits and health insurance, issues around aging, disability and care partnering. In-home services differ according to the community in which you live. Older adults, their families and partners who live in a community, caregivers who service persons of a community are eligible. You can make use of Elder Care Advisors in your community while servicing one somewhere else.

Elder Care Advisor consultations are free.

If your local Senior Center does not offer this service in your community, they can refer you to a one that does.

Another similar service is SHINE (Serving Health Information Needs of Elders). A SHINE Counselor is available by appointment to help seniors with health insurance questions as well as questions

MASSACHUSETTS RETIREES UNITED

314 Main Street

Wilmington, MA 01887

IF YOUR MEMBERSHIP HAS EXPIRED THIS IS YOUR LAST EDITION OF THE PAPER

APPLICATION FOR RENEWAL

NAME _____

ADDRESS _____

CITY, STATE, ZIP _____

TELEPHONE _____ EMAIL _____

RENEWAL: 1 YEAR \$20 _____ 2 YEARS \$35 _____

Please make check payable for the appropriate amount to Massachusetts Retirees United.

Mail to: Massachusetts Retirees United, PO Box 4015, Chelmsford, MA 01824-0615

PLEASE DO NOT SEND CASH