



# Matters

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

## YOU CAN MAKE A DIFFERENCE

So often we complain when we do not like something. There is an alternative; instead of complaining let's work to change things! Over the years I have tried to appeal to retirees to get involved. Be a positive influence for change—work to correct injustice and seriously consider running for public office. Communities can use the experience and voice of someone who has worked in the public sector and who has spent a lifetime in a caring career. Heaven knows we can use more voices on Beacon Hill committed more to the people who elect them than to their own political ambitions.

Let me introduce Virginia Ryan, a retired Worcester teacher, who has tried in her own way to address issues that adversely affect retirees. All too often she has run up against brick walls, which many elected officials are expert in constructing. Virginia Ryan decided to do something and is running for District 1 City Council in Worcester. She taught nineteen years at the Burncoat Senior High in Worcester before teaching ten years for the Department of Defense in Wiesbaden, Germany. She returned from Germany and spent the last seven years in the Worcester East Middle School before retiring.

Virginia wants to bring the Voluntary Senior Tax-Write - off Program which is available in many Massachusetts communities to Worcester. This

program enables those over a certain age to “work” in some department of the community in exchange for having a certain amount (usually \$500-\$700) deducted from their property tax. It is a fantastic program in which the senior contributes a specified number of hours to some department in the community in exchange for this tax relief. It is a win-win situation.

I first became aware of Virginia when she contacted me about health insurance issues. At the time I was on the Ways and Means Committee in my town and I had asked the Town Treasurer to get me a legal opinion from Town Counsel on the question of health insurance, namely could health insurance changes for retirees be grandfathered in at the payment percentages given at retirement for those already retired? The answer from the legal minds was **YES**. Virginia heard of this and asked me about it.

This country and state need more people like Virginia Ryan. Ted Kennedy stated it clearly, “some people see wrong and try to right it.” Virginia, may you be an inspiration to all of us who still have something to give in our retirement years. The wealth of experience we have attained as a result of our years in the classroom and the spirit of giving is still needed in the public sector today. Good luck, Virginia, and thank you for being an inspiration.

**MARIE ARDITO**

## YOU CAN BE THE DIFFERENCE

## Pension Reform Bill

A pension reform bill has passed the Senate and is currently in the House Ways and Means. The COLA Base has been increased to \$13,000 in this bill and we attempted through amendments to get it annually increased by \$1,000 until it reaches \$16,000. The amendment was shot down but we will have another chance when it reaches the House floor. This was particularly disappointing in light of the fact that these same people voted to increase the COLA Base to \$16,000 for the other 104 retirement systems last year. Of course the systems can elect when they want to implement it, and to our knowledge no one has but none-the-less the option is there.

The good news is that our Maternity Bill for those who retired prior to September 2000 and had a child during the era when women were forced to leave the classroom when pregnant is included in the bill. We are attempting to get our Veterans' Bill attached to the House version. This bill applies to those who retired prior to April 1996 and were classified as a veteran to add up to four years to their creditable service as long as they do not exceed 80%.

The issues addressed in the Pension Reform Bill do not apply to those who are already employed in the public sector. In fact, if passed, it will address those hired after January 2012. One of the issues that have people in a dither is how one's pension is calculated. Previously, it was the average of the three highest consecutive years. It is now the average of the five highest consecutive years. A group of us did extensive research on the pension systems in other states and discovered that most states calculate five years or more. Massachusetts was one of just a few that still had three. Remember we are speaking of those who will be hired starting in January 2012. If salaries keep increasing at the rate they are going the difference in the pension for five years rather than three years will be a lot less than \$1,000 a year.

It was fortunate that Retirement Plus passed when it did. The arguments used to get it were that our colleagues in other states were able to retire sooner with larger percentages. This is changing. Also, Social Security has increased the full retirement age. It is no longer sixty-five and has not been for a while. Depending on the year one is born it is up to sixty-seven and talk is that it will increase. Can we expect any less in the pension system in Massachusetts? In most states when a change occurs it affects all in the system. Unlike them, in Massachusetts it only affects new hires. We will keep you updated on the progress of the bill via email. As amendments are added to a bill, it is important that you are informed and help in either

getting the amendment passed or defeated.

If you have an email and have not shared it with us, consider doing so now. Please send it to [mardito@retireesunited.org](mailto:mardito@retireesunited.org). This is for our use only to keep you informed and updated.

## FROM MARIE ARDITO'S DESK MEMBERSHIP CARDS

We are asking that Membership cards be issued to those who have joined us since the last membership cards were distributed. Previously, the cards did not have an expiration date on them so they are good as long as a member has kept his/her membership in MRU up to date. New members should receive them before year's end. Those who received the new non-expired card will not receive this one.

## SOCIAL SECURITY

Those collecting Social Security will receive a 3.6% increase in their benefits in 2012. It is the first increase in three years. Be assured, however, that with the increase in Social Security an increase will also occur in the Medicare B premium, especially for those still paying \$96.40 a month.

## THANK YOU, SENATOR KATHERINE CLARK

Senate Bill 1298, which allows those who retired prior to September 2000 to receive the same maternity benefit as those still actively working at the time, had a hearing. Senator Katherine Clark, the Senate Chair understood from my testimony the complete injustice of not correcting this act of discrimination for those already retired. A few weeks after the hearing, when the pension bill was about to go before the Senate, Senator Clark used her influence to have the Maternity Bill attached to this pension bill. It passed the Senate and is presently in the House. **See page 3- Success, Success, Success.**

## READ – JIM LUCIA'S ARTICLE

In his column, *Massachusetts Teachers' Retirement System Annual Meeting*, Jim Lucia gives some important information regarding average pensions. I want to call your attention to the last paragraph in the article. All of the issues that are in the pension reform are ones that MRU not only supported but in most instances initiated and brought to their present position. One that has not been mentioned in detail is increasing by \$15,000 the amount a person may earn in retirement. Currently, you can make the difference between what your pension is and your salary would have been had you remained working. S1362, filed by Senator Mike Rodriques at our request and with our

help to get the wording correct, is part of the pension bill voted on by the Senate. MRU is really working for you, its retirees!

## PLEASE

So often people will make a comment on their renewal form of what a great organization MRU is and why they are happy to be a member. Or sometime it is said to me at a gathering or when I meet members. Recently, a member suggested that we put some of the comments on our webpage or on our brochure. If you have something you would like to say about the organization, we would love to hear from you. Only initials will be used and the community from which the message came.

## UPDATE - WEP/GPO

Presently, there are 122 Representatives signed on to HR1332 for the complete repeal of the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO). The only two Representatives from Massachusetts who are not aboard are Representatives Edward Markey and Richard Neal. We have been working with the California Retiree Group in an attempt to get a Senate version of the bill.

Any of our members in the Markey /Neal Congressio-

## MEDICARE

If you are eligible for Medicare (you have 40 units in Social Security, are married to someone with the 40 units, are divorced from someone with the 40 units but were married for 10 years) you must sign up 3 months before your 65th birthday. Medicare A (hospitalization) is free and just about all communities require you to take it.

Medicare B is an option unless your community has adopted Section 18 of Chapter 32B, which makes it mandatory. (Group Insurance Commission (GIC) requires it)

If your community did not adopt 32B then it is your choice if you want to take it. However, if you do not take it at 65, and elect it later, you will be under a 10% penalty per year for each year above 65 that you then took it. In other words your premiums will increase by 10% per year and once they are attached you pay them yearly going forward. If your community adopts 32B after you turned 65 and you did not take B then they have to pay the penalty if they force you.

Open enrollment period for making changes to your Medicare began earlier this year on October 15 but also closes earlier on Dec. 7.

## Success, Success, Success

Two of our bills were included in both the Senate and House version of the Pension Reform Act as mentioned elsewhere in this newsletter. After speaking with the Massachusetts Teachers' Retirement Board regarding the Maternity Bill we want to share with you what appears to be the process they will follow. According to the House version the increase in pension will not occur until July 2012. The time is needed for a number of reasons and we have offered to help in the process.

Those who are eligible will be asked to identify themselves through a mailing to be sent out by the MTRS probably after the beginning of the year. You will be notified by email if we have your email address. or in the next newsletter. You are eligible for this bill if you worked in a public school in Massachusetts and left to have a child before January 1975 and returned at some future date to a public school in Massachusetts and retired with less than 80%.

You will be asked to provide a birth certificate of the child that you had within nine months of leaving the school. When the MTRS receives this, they will pull your record to validate that you are indeed eligible, add the years to your creditable service for which you are entitled (up to a maximum of four) and recalculate your pension based on your Final Average Salary (FAS). This will be your new pension after July 2012!

If you have any questions contact Marie Ardito at [mardito@retireesunited.org](mailto:mardito@retireesunited.org)

It is imperative that you tell anyone who could benefit from this bill to contact Marie with any questions they may have. The more we handle the less time the MTRS will have to do and we can move this process forward faster. If you know anyone living in a nursing home or assisted living that may have trouble with the form let Marie know and she will assist.

Please, direct questions to us at present as the MTRS is going to be extremely busy with this process coming at the same time that they are processing their summer retirements. The Governor will sign the **Pension Reform Bill** as soon as it is through the Conference Committee and the MTRS will not start the process until that time.

## YOU ARE WANTED

Peter Terry of the Boston Learning Center is looking for tutors in some fifty-four school districts across Massachusetts and has contacted MRU. He felt retired teachers, paras, and other support staffs were naturals for these positions. The job is tutoring low-income students and it is a paid hourly position.

The districts extend from North Adams in the northwest to Amesbury in the northeast. It extends from Westfield in the southwest to Fall River in the southeast and over fifty communities in between.

It will begin in the fall and continue until May. They service K-12 but actual grades vary by district, as do the subjects in which the youngsters are tutored. If you wish to make use of this opportunity you are asked to send the following information: The date you can start. Please state available hours and days Monday through Sunday. If you have a preference for student age or grade range that should be given as well. Also give your subject specialization. Also tell him the school district where you last worked, grade level, subject(s) taught in or outside of Massachusetts? You do not need an updated teacher certification.

You can also communicate with Peter directly at [Peter.bostonlearningcenter@gmail.com](mailto:Peter.bostonlearningcenter@gmail.com) Or call Peter Terry at 1-800-981-5535. The Boston Learning Center is a non-profit organization. The positions in this ad are paid positions. Please, all communication, questions, etc. should be directed to Peter Terry not to MRU.

## MENTORS FOR BOSTON AND CHELSEA

Wheelock College, through their Aspire Institute, has established an Educator Mentor Corps, EMC - Americorps Program. The purpose is to mobilize skilled, experienced educators to help support, inspire and retain the next generation of urban teachers. They are looking for EMC mentors to serve in Chelsea and Boston schools. The position involves ten hours a week. They are looking for people who are retired or working part-time and have ten or more years of experience working as educators, and live or can travel to the Greater Boston area.

Benefits for their service, EMC - Americorps members receive the following:

Up to \$1500 stipend, \$1468 education award, to be used by mentors for initial or continuing higher education at participating institutions across the country, and vouchers to enroll at any Wheelock College graduate course for free (\$2600 value). The last two may be transferred to a mentor's family. One has access to Wheelock events and activities.

For more information on this program contact Adrienne Zak at [azak@wheelock.edu](mailto:azak@wheelock.edu) or by phone at 1-617-879-2071.

## Thank You, Representative Jim Micelli

Carolyn Harris, MRU member and Marie Ardito, Information Coordinator for MRU, met with Representative Jim Micelli to speak about HO2955. This bill would reduce the penalties of Option B and Option C for those who retired prior to July 2004 so that it is more in keeping with the penalty of those that retired after that date.

Representative Micelli gave us over an hour of his time. He was very concerned and both sides felt the meeting was very beneficial. The Representative felt the bill needed to move forward and promised that as a member of the Public Service Committee he would do his utmost to get the bill out of committee. The following Tuesday when Marie Ardito was in at the State House to testify on S1298, the Maternity Bill, true to his word the Representative came through! At the end of the hearing the Committee announced the bills they were voting out of committee. Among them was HO2955! Thank you, Representative Micelli. We know why the people of Wilmington continue to return you to Beacon Hill—you listen—and more importantly, you follow through.

We are currently working with the MTRS on numbers and ways to address this bill. It is felt that a flat rate is preferable to basing the adjustment on people's original pension. There are over 10,000 retired teachers who are presently affected by this unfairness and it would require a great deal of extra work for the MTRS to do it on an individual basis, as those who need and deserve it the most would benefit only a token amount. It is going to be expensive but we are working to validate figures, justify the cost, and hopefully have the information in place to rally all of you to keep this bill moving!

You are the greatest membership an organization can have!! When emails are sent out informing you of what is needed to get a bill moving to the next step you act! It is evident by the fact that our bills are moving! Please, if you have an email account make sure we have your address as time is of the essence when bills start moving. Thank you, one and all for your continued membership, support, and work that you do on a bill, even one that is not necessarily a benefit for you. You are what make this organization so special!

The following people contributed articles for this Newsletter - Jim Lucia, Marie Ardito,  
Greta Baressi, Patricia Delaney

***In this edition of MATTERS, Greta Barressi, a long time educator from North Reading, shares a journal of her travels through China. This is the first account in a series to follow in future Newsletters.***

## **DIG DEEP**

It was all Marielle's fault

"Well, Grammy, you have been to all the continents but one."

They say if you dig deep enough you will find it and some say it is in the center of the world: China was not named by the inhabitants but by others as its porcelain spread throughout the world.

China, with a recorded history of 4,000 years, is the birthplace of four major inventions: the compass, paper making, moveable type printing, and gunpowder. It is the fourth largest nation in the world in land area. It has a population of 1.3 billion plus, which is a quarter of the world's inhabitants. It is the most populous country on earth.

The Han nationality makes up about 94% of the total population with the remaining 6% divided among 50 minority nationalities. Beijing (Peking), the capital for over 800 years, covers an area of 6.87 square miles and has a population of about 9 million people. The basic unit of China's currency is called the yuan (you on), then divided into jiao (jee ow), then divided into fen. Fen is rarely used. At the time I was there \$1.00 US was equal to 6.72 yuan.

The president and vice-president are elected by the National People's Congress. The NPC is the highest body of state power. Members have a 5 year term in office. The NPC is comprised of elected deputies from each of China's provinces, one deputy for 400,000 people. There is also a Standing Committee and State Council. All citizens can vote at the age of 18 and women enjoy equal rights with men in all phases of life.

## **CHAOS**

Shanghai is a large, busy city with a population of 17 million and is a cultural center. To me it is a hectic city with many, many people, mopeds, bicycles and cars, all regular sedan size.

Our first tour destination was the Yuyuan Gardens in Shanghai. The garden, 20,000 square yards, was built by Pan Yuanduan, a former governor in Sichuan. It is five acres large including the bazaar, and took eighteen years to reach a state of perfection.

Unfortunately, it was invaded and ransacked by the British and French during the first opium war. Thirteen years later it took another battering during the Taipei Rebellion.

This is the best surviving example of the classical Chinese garden with rock pools and sturdy old trees. There are four elements in Chinese gardens, rocks, water, plants, and something man made. The pools were filled with large gold fish.

Most meals were served at a local restaurant, and consisted of a buffet on a lazy susan with a variety of dishes from which to choose, always vegetables and if cooked, still crisp. There wasn't a bean sprout among them. There would always be rice, white rice. One local guide spoke about the Chinese diet as being healthy. I pointed out that the rice was white, all nutrients stripped away.

The afternoon was spent visiting the Shanghai Museum with displays of calligraphy, coins and furniture. Most remarkable were embroidered pieces at the Embroidery Gallery. Silk threads are used. A piece may have threads of varying thickness. What is extraordinary about these pieces is there is no wrong side. An example was a gray kitten, but when reversed the kitten was orange with white fur and in a different position. Women do the embroidering because they have nimble fingers.

The next afternoon we toured an Oriental carpet factory. The carpets were made of silk yarn that feels so soft. A small rug was turned around and the solar shades changed when viewed from the other side.

We visited a Cultural Center, a market where stalls of fresh food were for sale. Lunch was held in a private home, again many, many dishes on a lazy susan. After the meal we toured the house except for the bedroom, in which there were people, probably the rest of the family. There didn't seem to be a living room.

On the following day we took a train to Suzhou, a suburb of Shanghai and a UNESCO listed city for its pivotal role in creating the world's oldest globalized industry, silk.

Suzhou contains the famous classic Wanghai Gardens. After a canal tour in a pagoda-roof boat, when the temperature reached well over 100 degrees, we ended the day at a silk spinning factory. The silk eggs mature and the worm feeds on mulberry leaves. From the mouth of the worm comes one single thread, which the worm weaves around itself ending in a white oval about an 1' long and 1/2' wide. The cocoon is boiled; this kills the worm and one end of the thread sticks out ready to be unravelled. It is done in one piece. If it breaks the cocoon is discarded.

# MASSACHUSETTS TEACHERS' RETIREMENT SYSTEM

## ANNUAL MEETING

**The Annual System Review and Constituents Forum of the Massachusetts Teachers' Retirement System** was held at their Cambridge office on Friday, September 30, 2011. Jim Lucia represented Massachusetts Retirees United. Reports and updates were presented by officials of the Pension Reserves Investment

Management Board (PRIM), the Public Employee Retirement Administration Commission (PERAC), and the Massachusetts Teachers' Retirement System. As with many investments, the Pension Reserves Management Trust Fund peaked in 2007 with assets of \$53.7 billion dollars. The fund took a hit in 2008 and fell to \$37.8 billion dollars. Dur-

ing the last three years, however, the assets have grown steadily to \$48.3 billion in 2010. During the last ten years the fund has averaged a 6.39% annual return on its investments. The Public Employee Retirement Administration Commission presented the following chart of Massachusetts teachers' retirees and survivors

PRESENT AGE	NUMBER OF MEMBERS	AVERAGE BENEFIT
55-59	3,814	\$45,119
60-64	15,317	\$46,988
65-69	12,861	\$42,587
70-74	7,945	\$35,984
75-79	6,296	\$30,989
80-84	4,734	\$25,445
85-89	2,716	\$20,817
90+	1,610	\$17,175

The final presentation of the day was by the staff of the Massachusetts Teachers' Retirement System explaining the current pension reform proposal Senate Bill 2018 before the state legislature. Although most of the bill has changes that will impact future employees there are several sections that impact current retirees. The bill grants up to four

years of service credit to members who retired before 9-1-2000 and had a maternity leave before 1-1-1975. This is a proposal that MRU in general and Marie Ardito in particular have been working on for nearly a decade. The bill would also increase the COLA base from \$12,000 to \$13,000. The bill would also require PERAC to develop

regulations regarding the maximum earnings for post retirement employment by increasing the current limit by \$15,000.

### **EDITOR'S NOTE:**

**THE MATERNITY BILL PASSED**

**THE COLA PASSED**

### 2012 MEDICARE PART B PREMIUMS

Medicare Part B Premiums were just announced for 2012. Those who have paid \$96.40 since 2008 in 2012 will pay \$99.90, an increase of \$3.50 a month. The good news is that those who do not collect Social Security because of the Government Pension Offset (GPO), but are eligible for Medicare, and those who have been on Medicare since 2008 and were paying \$115.40, will pay the \$99.90 amount in 2012, a decrease of \$15.50.

## FROM OUR FRIENDS AT THE ALLIANCE FOR RETIRED AMERICANS

### **Sickest Medicare Patients May Be Greatly Affected by the Super Committee**

The “Super Committee” in Congress is tasked with finding \$1.2 trillion worth of savings by November 23. If its members fail to do so, automatic spending cuts will kick in, taking that amount evenly from domestic and military spending. With only two out of the six meetings the committee has held thus far having been public, observers’ apprehension is growing. The few things that have trickled out include tax reform, as well as Medicare and Medicaid cuts. When it comes to spending cuts, both Democrats and Republicans seem to find common ground on the topic of “dual-eligibles,” the sickest and most costly patients. The term refers to people who are eligible for medical coverage under both Medicare and Medicaid; these patients make up about 16% of Medicare beneficiaries, yet make up about 27% of the program’s total spending. Right now, a possible solution being considered is forcing these patients into managed care, which currently about 100,000 of the 9 million dual patients are enrolled in. Whatever the Super Committee decides to do, the repercussions will be felt throughout the senior community and beyond.

### **Study Shows Medicare Advantage Increases Medicare Spending**

In 2004, the Medicare program began to adjust its payments to private plans for enrollees’ health status. As a result, a plan would receive a higher “risk-adjusted” payment for a recipient with diabetes or heart disease than for an otherwise identical person without these conditions. For the National Bureau of Economic Research report, *How Does Risk Selection Respond to Risk Adjustment? Evidence for the Medicare Advantage Program* researchers studied individual-level data for 55,000 people in the Medicare Current Beneficiary Survey from 1994 to 2006. The authors were able to show that the private Medicare Advantage (MA) program has increased total Medicare spending, and transferred Medicare resources from the relatively sick to the relatively healthy. For example, before risk-adjustment began in 2004, switching from fee-for-service Medicare to Medicare Advantage increased average individual Medicare spending by \$1,800. The authors calculated that using risk adjustment formulas on the population that enrolled before 2004 would have reduced MA overpayments by more than \$800 a person. But when the reimbursement formula changed, so did the pattern of enrollment in Medicare Advantage plans.

### **Attempts to Rig the 2012 Elections Suspected**

According to an editorial by Harold Meyerson in *The Washington Post*, ever since the Republicans gained power in the 2010 elections, they have made it increasingly difficult for minority, poor and young voters to participate in elections. Tactics include voter identification requirements, which can amount to a poll tax if the ID is not free. Another proposal in Pennsylvania has emerged that will change the practice of giving all the electoral votes to the candidate who wins the popular vote. This has been the practice in all past presidential campaigns, as well as in 47 other states. State Senate Majority Leader Dominic Pileggi is pushing a plan that will give the candidate the number of electoral votes equal to the number of districts he wins. This re-working of the Electoral College, along with Pennsylvania redrawing its district lines, will give the GOP a majority of 12 districts. That means President Obama could still win the popular vote in Pennsylvania by carrying the urban areas, such as Philadelphia, but lose the majority of the Electoral College votes. A number of other swing states are thinking of adopting this system as well. To combat these and similar efforts, the Lawyers’ Committee has created the interactive “Map of Shame” at [www.mapofshame.com](http://www.mapofshame.com) or [www.lawyerscommittee.org](http://www.lawyerscommittee.org). In addition to highlighting the states with voter suppression legislation, the Lawyers’ Committee has created a tool to provide details about the changes.

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## **In Memory**

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

Carolyn E. Kenney- Boston Public Schools  
Henry Hank Mooney- Danvers Public Schools  
Arian Schuster - Masconomet Public Schools  
Russell W. Hamilton - Berlin-Boylston Regional School  
Irene M. Lherault - Lowell Public Schools  
Virginia M Nalbandian - Lynn Public Schools  
Ann F Williams - Athol-Royalston Regional  
Edward E. Strange - Blue Hills Regional Tech

**Photo, San Diego, CA taken by Bob Bullerwell, President MRU**

