



Matters

Massachusetts Retirees United
314 Main Street, Unit 105, Wilmington MA 01887

Rep. Barbara L'Italien to speak at MRU's Third Annual State Meeting

The members of the Board of Directors are so pleased that State Representative Barbara L'Italien has accepted our invitation to speak at our Third Annual State Meeting.

Representative Barbara A. L'Italien has represented the eighteenth Essex district since 2003. As a legislator, she has shown a strong interest in meeting the needs of children, families and the elderly in her community.

Additionally, she has shown special interest in elder home care. She is working to implement a community-based care program called Caring Homes which would delay seniors from entering nursing homes by providing relief to their families who will care for them in their homes. For those of us who have already been through this experience or are now immersed in it, we know how important this is.

Representative L'Italien is co-chair of the Legislative Caucus on Older Citizen's Concerns and the

Special Ed. Caucus. Her background as a Social Worker has prepared her for these roles.

Among her many awards, Representative L'Italien has been recognized by MA Arc and MA Developmental Disabilities Council as Legislator of the Year for advocacy on behalf of the disabled, and MA Home Care "No Care Like Home Care" award for advocacy for community based services and prescription drug coverage for the elderly of MA – 2004.

Representative L'Italien has an extensive resume of good done on behalf of all citizens of Massachusetts. She is a proven leader who

has a special interest in seniors. We look forward to her presence in our midst and in particular her message for us.



Third Annual State Meeting

Massachusetts Retirees United is pleased to be holding its Third Annual State Meeting on May 20, 2008 at the Greater Lawrence Vocational Technical School in Andover, Massachusetts.

We encourage all members to attend this wonderful day. As retirees we need each other, and for this reason we joined MRU because we are smart enough to know we need to belong to an organization dedicated to retirees. As members we know we have a voice both on Capitol Hill and Beacon Hill. Is it by design that the seat of our legislature is referred to as the "Hill"? Or is it a metaphor for the fact that recognition of the needs of retirees is an

"uphill" battle? MRU is fighting this battle for each of us. Let's get together at this **Third Annual State Meeting** to support each other, enjoy our friendships and encourage our leaders.

Please come on **May 20, 2008**.

Coffee and Danish will be served at **9:30 a.m.**

General Meeting will commence at **10:00 a.m.**

Dinner will be served at **12:00 a.m.**

The **cost is \$10.00**

Complete the reservation form and dinner selection of **Lemon Chicken** or **Baked Haddock**. The **reservation form can be found on page 7**.

Caregiving and the Caregiver Part II

Marie Ardito

Thanks to MRU Member Jean Maffei for recommending the book, *How Can We Help Our Nations Caregivers* by Gail Sheehy. It is a fantastic read.

In the previous edition of our newsletter, we learned about the percentage of people who will either be caregivers, or receive care from a giver or both. This edition explores the financial cost to caregivers. Sheehy states, "Over the course of a lifetime, caregivers sacrifice an average of more than \$500,000 in total income." She is taking into consideration the fact that people decrease their working hours, or stop work all together, to provide care to a loved one. Even retired caregivers very often find the cost prohibitive, as Medicare coverage is limited or non-existent because the service is given at home.

When it seems there's
nothing more you can do
for someone,
the most loving thing may be
to hold that person
gently in your heart.

Julia Kuebelback
Victoria O'Connor

Further states Sheehy, The economic value of unpaid caregiving is estimated at \$350 billion a year (if paid at an average of \$9 an hour). This translates into tremendous savings for Medicare and the US Government. In contrast, the greatest financial burden is borne by those already sacrificing much to be caregivers.

Both political parties are debating the need to improve health insurance amidst the growing health care crisis. No one, however, has mentioned the need to provide some relief for the financial burden of those 44.5 million family caregivers? Why can't there be a tax credit for elder care just as there is for child care?

Massachusetts Retirees United
314 Main Street
Wilmington, MA 01887

Website: retireesunited.org
E-Mail: contact@retireesunited.org
Phone: 1-800-680-6077 or 617-482-1568

The MRU Newsletter
Established in 2006
Quarterly Publication

Patricia A Delaney, Editor
pdelaney@retireesunited.org

Caregiving is a full time commitment to a loved one, which leaves little time to do much else. They know what needs to change at the governmental level to make it possible to do their job. They know how government should work to avoid financial setback, but who is listening?

Currently, we have members in 33 of the 50 states. It is up to us to make our legislators listen and support meaningful legislation on behalf of caregivers and those who receive the care. To this end I challenge each of you to send your ideas to me. Contact your local Representative or Senator and ask if there is any pending legislation for caregivers, either in the form of financial relief, or help with services. Request that they send or email a copy of the information to you. Then please forward it to me. This is how we can help our nation's caregivers, and at the same time we will be helping ourselves.

I want to acknowledge the woman who called me from the mid-west regarding the book, *How to Care for Aging Parents* by Virginia Morris. I stated that it was the 4th edition. It is not. There are only 2 editions so the one I recommend is the New Edition. In its paperback form it is under \$20 and is worth its weight in gold with the wealth of information it provides.

BY-LAW CHANGE

Last year, the Board of Directors made many changes to our Organization's by-laws. The section stating the term of office for the Officers was inadvertently deleted. In order to rectify this problem the following change to the by-laws must be added. The sentence "Each officer shall hold office for a term of three (3) years." will be added to section 6.02. The amended section will read:

Section 6.02. Appointment of Officers; Terms of Office. The officers of the Massachusetts Retirees United will be elected by the members. Each officer shall hold office for a term of three (3) years. Officers shall be eligible for reelection.

The complete bylaws can be viewed at the MRU website, retireesunited.org.

JOIN US ON THE HILL IT'S OUR DAY

WHEN: May 13, 2008
WHERE: The State House
WHY:

Our legislators have the ability and power to pass legislation, which affects our lives as retired teachers. This is our opportunity to personally speak to them about the importance of the bills we have filed. Only they have the ability to pass them into law. So, let's ask them by attending **The Day on the Hill**.

We will be joining the Boston Teachers' Retired group as well as Delta Kappa Gamma. After meeting with our legislators, we are invited to partake of a box lunch as guests of the Boston Teachers' Retired group. If you plan to attend and enjoy the box lunch, you must register, as Boston needs an accurate account.

Please complete the Day on the Hill form found on **page 7 by May 1, 2008**. Send it to **MRU** at the address on the form.

Buses will be leaving from the Boston Teachers Union Hall in South Boston around 9:00 a.m. and will return around 12:30 p.m. Anyone travelling from the South Shore is invited to use them. Others may prefer public transportation via the T.

At 9:30 a.m. we will meet at the Grand Staircase inside the State House. Each member will receive a folder with the names of their Representatives and Senators and some talking points to be used when visiting them.

In Memory

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

Patricia Harris

retired from Billerica Public Schools

Alan R. Cram

retired from Medway Public Schools

Irene C. Hunter

retired from Peabody Public Schools

This edition of the MRU Newsletter features our new layout and name.

Thank you, **Helen Barnett**, for the layout.

Special thanks to all who submitted names.

The Board of Directors chose **MRU MATTERS**.

To Move or Not

Despite cold and snowy weather a dozen people showed up on December 8, 2007 for a seminar about the pros and cons of moving. The panel included Marie Ardito, lecturer and planner, Jomarie O'Mahony, Real Estate Specialist and Eric Langan, Insurance Facilitator. Discussion explored the following topics: the reasons for moving, the types of housing available to seniors, legal ramifications, insurance, timing the market, and organizations available to assist seniors.

The attendees were pleased with the knowledge they learned and the tips given to make this experience less stressful.

For more information about future seminars consult the MRU website, www.retireeunited.org.

Observations about the life of a stranger

Are you an observer of people as you drive along? And do you wonder about the lives of those you see. If so, let me share my observations of a man walking one Sunday afternoon.

The weather was unusually mild for mid-February, which brought people out of their snow fortified homes for a brisk walk

From my car I observed this gentleman carefully pacing his stride. Dressed in a red plaid mackinaw, cap flaps warming his ears and a mouth mask filtering the winter air, I got to thinking about him and his life.

It was evident that he was a senior and more than likely lives alone now. My guess is that he is a veteran, one of the Greatest Generation. He educated his children sending them as responsible citizens into the world. He's somebody's grandfather, a kindly man.

The brief snapshot of this gentleman shouted determination and dignity. He represents so many seniors like those for whom this organization was established.

From My Desk - Marie Ardito

Safety Warning

Many of us who have computers receive more than our share of “junk” email. Recently, I received one piece of mail that I could not ignore. I not only read it but researched it and share this knowledge with you.

On most cars today there is a feature called “cruise control.” The author of the email warns about using this feature when the pavement is wet or slippery. It increases the risk of hydroplaning. Cruise control cannot differentiate between wet or dry pavement. As a result your speed can actually increase when you hydroplane. Ordinarily a light tap of the brake disengages “cruise control,” but it is recommended that one not apply brakes when hydroplaning. It is important to remain calm, but it is very difficult to do that when one loses control of the car. The only way to gain back control of your car is when your speed decreases. This is why not activating “cruise control” on wet or slippery pavement is important.

Having good tires on your car with plenty of tread also helps avoid hydroplaning, as it gives water a place to release itself. Make sure the tires are inflated to the pressure recommended by the manufacturer. This not only helps prevent hydroplaning, but also improves gas mileage.

Do Not Sign

If you get an email petition to sign and are requested to forward it to all in your email address book, do not take part in this. If it is a political tactic then the petition is not valid, as it lacks a signature. If it is something you feel strongly about write your own email to the politician.

Market research and mailing houses have developed ways to get names and addresses of people to sell to various companies. Today the same methods are used to get email addresses to sell for advertising purposes. These names and email addresses are then sold. This is one reason you receive so much “junk” mail. This is also one of the ways computer viruses are transmitted. The wise thing is to delete the message even though you are made to feel guilty over how many “signatures” will be lost.

If you receive email and are not sure if the information is correct or not check it out at www.truthorfiction.com or at www.snopes.com

(NOTE: MRU never shares the membership list with any vendors.)

Thank You

On a personal note I want to thank all MRU members and their friends who took the time to vote for me in

the recent MA Teachers’ Retirement System election. I did not get enough votes to be one of the two teacher representatives on the Board, but that does not mean that I will not be working to represent the best interests of both active and retired teachers in the Retirement System. MRU is collaborating with the MTRS to conduct a survey of our older retirees. The end result is to improve their benefits. This is a project very dear to my heart and those of the MRU Board. (See MRU Survey article below.) Thank you, and know that your faith in me is appreciated.

Membership Cards

Some of you may have received a membership card from us in which the organization is named Massachusetts Retirees Union instead of United and a membership expiration of October. We are in the process of trying to get both mistakes corrected and will not issue more cards until this is done.

Seminars

MRU will be offering a Seminar about Social Security on Tuesday, April 22, 2008 from 10-11:30. It will explore issues around the two penalties assessed for those receiving a pension from MA. The seminar will be held at Presidential Park, 314 Main St. (RT. 38) Unit 105 in Wilmington. Seating is limited so you must register by calling either 617-482-1568 or 1-800-680-6077. Leave your name and phone number. This seminar will be offered again in the summer and fall.

Information and schedules for these seminars and others are found in *The Advocate*, a magazine in which I write a column dedicated to retirees, *Retirees Corner*. As an MRU member you receive nine issues of *The Advocate* yearly.

MRU conducts survey

Massachusetts Retirees United is in the process of compiling data from a survey of over 5,000 of the most senior retired teachers. These are people who retired prior to 1990 and whose pensions are at or below \$19,000 a year. We plan to use the data to support legislation calling for an increase in the pensions of this “Greatest but Forgotten Generation!”

More information about the results of the survey will be reported in subsequent issues of our newsletter.

Circuit Breaker Tax Credit

Do you qualify to receive up to \$900 from the Commonwealth of Massachusetts? Each year many seniors fail to make use of this benefit. Even if you did not file Massachusetts State Income Tax you may qualify for this benefit. You may even be eligible to receive credit for the past three years

To qualify, you or your spouse must be 65 years of age by December 31, 2007. You must rent or own a home which is your principal residence in Massachusetts and if married file your state taxes jointly. If you own your home, the assessed value of your property cannot be greater than \$772,000 as of January 1, 2007. If you rent, you cannot be getting a federal or state rent subsidy such as Section 8.

If you were single in 2007 your income cannot exceed \$48,000; if married \$72,000; or \$60,000 if filing as head of household. State pensions, even though not taxable are counted toward this income, as is Social Security, tax exempt interest, and certain other incomes.

If you meet all the above requirements the final step is to tabulate. As a homeowner, if the amount you paid for real estate taxes plus 50% of your water and

Summary:

Income includes Social Security (with some exceptions) and non taxable income.

| Income for tax year | 2004 | 2005 | 2006 | 2007 |
|-------------------------|----------|----------|----------|----------|
| Single | \$44,000 | \$45,000 | \$46,000 | \$48,000 |
| Head of Household | \$55,000 | \$56,000 | \$58,000 | \$60,000 |
| Married, filing jointly | \$66,000 | \$67,000 | \$70,000 | \$72,000 |

Assessed value of your home must not be greater than:

| 2004 | 2005 | 2006 | 2007 |
|-----------|-----------|-----------|-----------|
| \$441,000 | \$600,000 | \$684,000 | \$772,000 |

The above summary was taken from the February edition of the *Westborough Senior Scene*.

sewerage tax is greater than 10% of your income you are eligible. After tabulating, if your income as a single individual is \$38,000 and your property taxes plus 50% of your water and sewerage bill equals an amount greater than \$3,800 (10% of \$38,000) then you qualify. For renters, 25% of the actual amount you pay in rent is used as the figure in place of the property tax and the 50% sewer number.

If you think you meet the requirements for this benefit fill out that part of the **State Tax Form CB**. You can call your local Senior Center as they usually have someone come in during tax time to help with this. Assistance is also available by calling the Department of Revenue Customer Service Bureau at **1-800-392-6089 or 1-617-887-6367**.

If you qualified for this Circuit Breaker benefit and have not filed previously, you may file an abatement form for the years in which you qualified. You can file back three years to claim the credit. To get the proper forms, call the DOR toll-free at 1-800-392-6089 or visit the DOR web site **Personal Income Tax Forms**. Choose the correct tax year for Form 1 and Schedule CB. For Form CA-6, see **Additional Forms and Schedules**.

Board of Director Vacancy

There will be two vacancies on the **Board of Directors**. Each one is for a three year term. Anyone who wishes to serve should submit their name to the Nomination Chairperson, Marianne Peresky. She can be

reached at **10 Smith Street, Chelmsford, MA 01824** or by calling **978-256-8292**. If you submit another's name, please make sure they are willing to serve.

Some COLA Facts

In 1971 the Legislature first gave a **Cost of Living Adjustment** to one's pension. At that time the intent was to make it automatic, which meant that it did not require yearly approval by the legislature. In 1975 two aspects of the COLA were repealed; the one that linked it to the previous year's inflation index and the other that would make it automatic. As a result of that action passage of a COLA requires a yearly vote of the legislature so they can set the percentage increase. It wasn't until 1999 that the law changed to set the COLA at 3% even if the CPI (Consumer Price Index) is less than 3%

In 1974 the amount one received for a COLA was added permanently to one's pension. So the first 3 figures you see on the MTRS COLA History were one-time amounts and not permanently added to those retirees' pensions who received them. If a person received a COLA every year beginning in 1971 their pension today would only be \$9,384 more than it was in 1971. Consider that in that same time frame teachers' salaries have increased at least five to six times. Retirees are not looking for pensions to keep up with salaries. They simply deserve to live their declining years in dignity not poverty.

In the late '80's and early '90's there was a period of six years during which COLA's were not awarded.

MRU supports COLA Bill SB2234. We do this because it addresses all the pertinent parts of a COLA: an automatic increase every four years, guarantees delivery of a COLA every year and uses as the base for a COLA the maximum Social Security in place at the time.

The increase would take effect the July in which the COLA is passed. It will be based on \$16,000 of one's pension. It will continue to increase at least \$2,000 at a time until the maximum Social Security amount is reached.

It is time to shift our gaze from the COLA and focus on so many other issues important to retirees once the improved COLA is in place.

Please, Please, Please! Call, email, or write, your local Senator and Representative, and tell them we have been patient long enough. Let's get this bill out of Senate Ways and Means. For those of you living in Lowell please note that your Senator is the Chair of Ways and Means. Start applying the pressure!

Unless otherwise noted all COLAs are effective on a fiscal year basis. The 2007 COLA will be effective for the fiscal year 2008.

MTRS COLA history

| Year | %age given annual | Retirement benefit base | Maximum amount |
|-----------|-------------------|-------------------------|------------------------|
| 1971 | 6.00% | of \$6,000.00 | \$360.00 |
| 1972 | 4.30% | of \$6,000.00 | \$258.00 |
| 1973 | 3.30% | of \$6,000.00 | \$198.00 |
| 1974 | 6.20% | of \$6,000.00 | \$372.00 |
| 1975 | 11.00% | of \$6,000.00 | \$660.00 |
| 1976 | 5.00% | of \$6,000.00 | \$300.00 |
| 1977 | 5.00% | of \$6,000.00 | \$300.00 |
| 1978 | 6.50% | of \$6,000.00 | \$390.00 |
| 1979 | 5.00% | of \$6,000.00 | \$300.00 |
| 1980 | 6.00% | of \$6,000.00 | \$360.00 |
| 1981 | 3.00% | of \$7,000.00 | \$210.0 |
| 1982 | 3.00% | of \$7,000.00 | \$210.00 |
| 1983 | 3.00% | of \$7,000.00 | \$210.00 |
| 1984 | 4.00% | of \$7,000.00 | \$280.00 |
| 1985 | 4.00% | of \$8,000.00 | \$320.00 |
| 1986 | 4.00% | of \$9,000.00 | \$360.00 |
| 1987 | 3.00% | of \$9,000.00 | \$270.00 |
| 1988 | 4.00% | of \$9,000.00 | \$360.00 |
| 1989-1991 | | NO COLAS | |
| 1992 | 5.00% | of \$9,000.00 | \$450.00 as of 1/1/92 |
| 1993 | | NO COLA | |
| 1994 | 3.00% | of \$9,000.00 | \$270.00 |
| 1995 | | NO COLA | |
| 1996 | 3.00% | of \$9,000.00 | \$270.00 as of 11/1/96 |
| 1997 | | NO COLA | |
| 1998 | 2.10% | of \$12,000.00 | \$252.00 |
| 1999 | 3.00% | of \$12,000.00 | \$360.00 |
| 2000-2004 | | of \$12,000.00 | \$360.00 per year |
| 2005 | 3.00% | of \$12,000.00 | \$360.00 |
| 2006 | 3.00% | of \$12,000.00 | \$360.00 |
| 2007 | 3.00% | of \$12,000.00 | \$360.00 |

REGISTRATION FOR THE THIRD ANNUAL MRU STATE MEETING

NAME _____

ADDRESS _____

PHONE NUMBER _____

E-MAIL _____

Any member may attend the Annual Meeting free of charge.

If however, you also plan to attend the luncheon clip and return this completed form with a \$10.00 check.

MEAL SELECTION CHECK ONE: LEMON CHICKEN ___ BAKED HADDOCK _____

Make the check payable to **Massachusetts Retirees United**. Mail to:

Massachusetts Retirees United

P.O. Box 4015

Chelmsford, MA 01824-0615

MRU MEMBERSHIP RENEWAL APPLICATION

Complete and mail along with \$20.00 to:

Massachusetts Retirees United

P.O. Box 4015

Chelmsford, MA 01824-0615

NAME _____

ADDRESS _____

CITY / STATE / ZIP _____

E-MAIL ADDRESS _____

PHONE _____

Please check to see if you need to renew your membership. Look above your name on the mailing label. If it says Membership Expires January 2008, this will be the last edition of the newsletter that you will receive until you renew.

REGISTRATION FOR

OUR DAY ON THE HILL

Please complete and send to:

Massachusetts Retirees United

P.O. Box 4015

Chelmsford, MA 01824-0615

Check the appropriate box or boxes.

I will attend The Day on the Hill

I will partake of the free box lunch

DIRECTIONS

THE GREATER LAWRENCE VOCATIONAL AND TECHNICAL HIGH SCHOOL

**57 River Road
Andover, MA**

Route 93 North or south to Exit 45, River road

At the end of the ramp take a left if North and right if South.

The school is 1/8 of a mile on the left.

Route 93 can be accessed from Routes 495 and 95 (128).