



Matters

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

History has proven that if you tell a lie often and long enough it will be accepted as fact by a majority of the population.

The Obama administration has created the National Commission on Fiscal Responsibility and Reform ostensibly to suggest ways to cut the federal budget deficit. This commission is loaded with right-wing conservatives so you can bet the farm that their suggested targets will be "entitlement" programs that provide the social safety net for most of us but not the federal subsidies and tax breaks of large corporations

and the wealthy and not the military budget which is larger than the that of the rest of the world combined.

A co-chair of the commission is ex-Senator Alan Simpson. To give you an idea of where he stands, consider this. He sent this email to the head of The National Older Woman's League, an advocate for Social Security (SS) - "Yes, I've made some pretty smart cracks about people on Social Security who milk it to the last degree. You know 'em too. It's the same with any system in America. We've reached a point now where it's like a milk cow with 310 million tits. Call when you get honest work."

That SS is a legitimate target for deficit reduction has appeared in the mass media so often that it seems to be accepted as fact. It is not a fact.

SS was established as a trust fund which is funded by payroll taxes of workers. This income

and the payments to retirees are, by law, excluded from the federal budget. The funds in the trust fund are invested in US Treasury Bonds. The only way that the federal government could save money on SS is if they default on the bonds. The budget deficit cannot be reduced by cutting SS because no SS payments come from the federal budget

A second "fact" that is ubiquitous in the media is that SS is in danger of failing to be able to meet

its obligations. Reality - there is no crisis. In 2023 SS will have a surplus of 4.6 trillion dollars and

could meet all obligations until 2037 with no changes being made as adjustments to meet the Baby Boomer wave of retirements that have already been made. Shortfalls after that could be met by a few changes now such as raising the maximum amount of income on which SS taxes are collected (now \$106,000).

The Wall Street greed generated financial meltdown has put the privatization of SS on the back burner temporarily. Most modest and conservative individual investors lost 20% to 30% of their retirement funds but the idea will not go away. Privatization would produce a huge influx of money into Wall Street. This brings us to Democratic co-chair of the commission, Erskine Bowles, who is an advocate of SS cuts and is on the Board of Directors of Wall Street bailout Morgan Stanley! **Enough said.**

THE TRUTH ABOUT SOCIAL SECURITY

Bob Bullerwell

WARNING TO ALL RETIREES:
DO NOT FALL FOR THESE LIES

Jim Lucia

“60 Plus” TV Ads Lie and Scare Seniors

A pharmaceutical industry front group that battled the new health care reform law with scare tactics is using the same techniques in more than a dozen congressional races to try to elect Republicans who have vowed to repeal health care reform. The 60 Plus Association has, according to the Federal Election Commission, spent \$5,516,241 on independent campaigning so far this year, with 100 percent benefiting Republican candidates. Click on <http://bit.ly/di4led> for The Washington Post's race-by-race breakdown of the spending.

According to the **Center for Media and Democracy**, 60 Plus, which claims it is a “nonpartisan senior advocacy group,” really operates counter to seniors’ best interests by staking out positions that explicitly favor the pharmaceutical industry. Their ads are running in Arizona, Florida, New York, Ohio, Pennsylvania and Wisconsin - states with a high percentage of seniors. “With a drug-money-fueled war chest, they are likely to pop up elsewhere,” according to the AFL-CIO blog. In Pennsylvania, for example, the ad attacks Rep. Paul Kanjorski (D), claiming that Kanjorski’s vote on health care reform legislation threatened Medicare payments to seniors, when, in fact, the new health reform law does not cut Medicare.

The new law actually takes money away from the big corporations who were receiving millions in taxpayer subsidies and instead puts that money back into the Medicare Trust Fund to strengthen Medicare for current and future retirees. To learn more, go to <http://bit.ly/cAeuvZ>.

Source: Alliance for Retired Americans

“The test of our progress is not whether we add more to the abundance of those who have much; it is whether we provide enough to those who have too little.”

Franklin Delano Roosevelt

From My Desk to Yours: Marie Ardito
We Care and Will Show It

Carved on FDR’s Memorial are the following words: ***“The test of our progress is not whether we add more to the abundance of those who have much; it is whether we provide enough to those who have too little.”*** There are 1,569 teacher retirees and their survivors over 90 years of age existing on pensions below \$16,500; some below \$10,000. There are another 2,600 on pensions at or below \$19,600 who are 85 to 89 years old and 4,500 ages 80 to 84 whose pensions are \$24,000 or less. We are committed to help this population as well as others in this upcoming legislative session.

There is only one degree that differentiates hot water from boiling water and we know steam has power! We must turn up our effort; get the extra degree to get something accomplished for these wonderful folks who gave their all to the profession.

We must organize people so that we can keep them updated on legislation, especially the legislation which will have a positive effect on them. Please look at the survey located in this newsletter and fill it out online, or if you do not have a computer, use the one in the newsletter. Please make copies of it to give to friends or former colleagues or give them the address where they can take it online. By creating the data base we will be able to reach out, according to the bill that involves them, to people to give them the information they need to be informed as to the justice of the issue.

Keep Updated With MTRS Information

If you have email it is a very simple process to keep updated with information from the Massachusetts Teachers’ Retirement System. Register your email address with them and as information becomes available that is of importance to those in the system you will receive word.

Go to the MTRS website – www.mass.gov/mtrs and click on MTRS M@il in the left column. Complete the simple online form with your MTRS member status (retired), name, and your email address. You will receive periodic updates via email.

Why Not You?

Are you aware that the only people who can make an unlimited amount of money working in the public sector in Massachusetts **AFTER** they retire are those who are elected to public office? Often we question the caliber of those seeking elected office. Who better to serve than those who know what service is all about— someone retired from the public sector?

Why not **YOU**?

**PLEASE HELP MRU TO EDUCATE OUR LEGISLATORS ABOUT THE NEEDS OF OUR SENIORS
BY COMPLETING THE SURVEY BELOW.**

This information is for our purpose only. I will not share the names or email addresses of those participating in this survey. Please go to the MRU website: www.retireesunited.org to take the survey online if you have a computer. Please share our website with other retirees of Massachusetts to take the survey. You do not need to be an **MRU** member to take the survey. We need the information from as many as possible. We are setting up a data base to enable us to keep contact with each person affected by legislation. The COLA affects just about all and it will be dealt with in a general manner.

Please check or fill in all information that applies to you.

1. Check the statement that describes your situation.?

I retired prior to July 2004 and took Option B.

I retired prior to July 2004 and took Option C.

I am a survivor of someone who took Option C.

2. I retired prior to April 1996 and had served _____ years as a veteran.

3. I retired prior to September 2000 and had a child prior to January 1975.

Yes No

4. I retired prior to January 1990.

Yes No

5. I retired from the _____ district that pays _____ percent of Medicare B Insurance.

6. I am on Medicare but do not collect Social Security.

Yes No

7. Are you affected by the GPO which prevents you from collecting any of your spouses Social Security?

Yes No

8. I collect or will collect a reduced amount of my spouses Social Security.

Yes No

9. I collect or will collect a reduced amount of my own Social Security.

Yes No

10. I am eligible for Social Security.

Yes No

Name _____

Email Address _____

Home Address _____

Mail only if I do not have your email. Please send to:

Massachusetts Retirees United

314 Main St. Unit 105

Wilmington, MA 01887

Thank you for assisting us in this important matter. **Marie Ardito**

Be Careful



The first group of members who volunteered to be the **Voice for a Child** is ready to be assigned a mentor and really begin the process. There will be an informational meeting sometime in November for those wishing to learn more about the program.

For those who wish to continue the great work you spent a career doing—reaching out to kids who need you—this is your opportunity. Due to budget cuts the paid Guardian ad Litem positions were cut a few years ago. This program is looking for volunteers to act as the voice for this lost generation of children who need people who care. You could be some child's last hope.

It will only require a few hours of your time. The program is beginning in Lowell and will expand to Lawrence after the first of the year. Wherever our volunteers want to serve will be the next area. This is done through the juvenile courts that are located throughout the state. The judges who serve in the juvenile courts are very anxious for this program to be a success and are enthusiastic in their support.

If you want to put some meaning into your retirement years what better way than this! Attend an informational meeting. No pressure will be put on you to go forward if you do not feel this is for you. Come and see.

**Contact Attorney Jomarie O'Mahony at
781-799-4077 or Jomarie0525@yahoo.com**

to express your interest and be notified when the informational meeting will be held in Wilmington, MA.

On Certificates of Deposit and Bank Accounts very often people have additional names as second owners. Often these are children, grandchildren and nieces or nephews. They do this thinking their assets are protected from nursing home costs and eligibility for Medicaid or to avoid probate after death. This is not a smart way to protect your funds or avoid probate.

Putting other names on your account is not an advisable thing to do. If a second owner or your child gets into credit card trouble the account on which his/her name appears can be taken by the credit card company as part payment of the debt. If the person you put on the account is sued and the party gets a judgment, the person whose name you put on the account would be exposed to the judgment. The same is true if they declare bankruptcy or they become involved in a divorce.

Be very careful about doing this. We may trust our children, nieces and nephews but we have no say or control over their marriage partner and their values. There are too many horror stories about the unfortunate consequences of doing this.

Seek legal advice when you are not sure what course of action to take. **"I thought"** are the famous last words that can get people into trouble resulting in costly mistakes.

Massachusetts Retirees United
314 Main Street
Wilmington, MA 01887

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Part-time Help Wanted Driver and Roadway Safety

The National Safety Council is looking for one hundred part time classroom instructors. Those for whom we have current email addresses have already been notified about this. This information is for the others.

Applications must be completed by computer. If you do not have an email account use another's computer.

APPLICATION:

processed by computer.

NUMBER OF INSTRUCTORS:

100 part time across the state.

STIPEND:

\$27.00 per hour

LENGTH OF SERVICE:

8.7 hours

SCHEDULE:

Courses are conducted on Saturday or Sunday and possibly two evenings.

Training is free of charge and one can observe before committing to the training.

You will be provided training free of charge and have the opportunity to observe a class before committing to the training.

The link below will open to the current openings where you can complete the application. Do not be misled by the location noted, Syracuse NY Office. This is not where the training will occur.

<http://nsc.hrmdirect.com/employment/openings.php?>

The title of the Department is **Driver and Roadway Safety** but all the instructor positions you are applying for involve classroom instruction not road test.

Select the location closest to where you live.

If you have any questions or are not able to access any part of this website or application contact

Tim P. Macko,

Recruiter for the National Safety Council - mackot@nsc.org

**OPEN ENROLLMENT FOR
MEDICARE NOV. 15-DEC. 31**

New Website for State House Information

The Massachusetts Legislature now has a new website: <http://www.malegislature.gov/>

Take some time to look at it, as it is more professional. At first glance, however, I think it is going to take a little getting used to.

It appears that hearings and other important events will greet you on the Home Page instead of having to look for them. There are two ways in which you can find the complete listing of those in the **House** or **Senate**. One involves clicking on the "**Find My Legislator**" button. To the left is the Senate Members - House Members heading.

The second involves putting the cursor over the word "**People**" on the top row. A menu will appear with the Senate - House heading. Select which group you wish to view

To get information on either a member of the Senate or House, select that name or picture to get to their individual page. One very important item that has been added is **Bills & Laws**. By clicking on this you can see all the bills a Senator or Representative has filed or co-sponsored. I think this will make them more willing to co-sponsor legislation when their constituents and others will be able to see what they stand for and what they ignore.

One area that is not as user friendly is being able to reach the Member of the Senate and House via email. On the old site one could simply hit their email address and it would appear in your email. On this site you have to copy the email address onto the email you are going to send. I plan to contact the web master to suggest this be corrected.

Take the time to familiarize yourself with this site.

IN MEMORY

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

Shirley V. Streeter -
retired from Leominster Public Schools

Paul W. Cox -
retired from Billerica Public Schools

Please Buckle Up!

Recently I received an email from a member telling me of a horrible accident in which he would have been killed had he not been wearing his seat belt. He suggested I put an article in the newsletter about the importance of buckling up. He pointed out that not only does the seat belt save lives but it also prevents serious injury. Healing as one ages takes much longer.

As one who very often doesn't buckle up I decided to research the topic of seat belts to drive home the importance of using them. I learned that dying in a car accident is the #1 cause of death in those under age 35. That there are 40,000 people who die each year as a result of automobile accidents and that half of these deaths were preventable with the use of seat belts.

Avoiding death is not the only reason to buckle up. Consider the recuperative process. A hospital stay for someone injured is twice as long for those who do not buckle up as compared to those who do. We all pay for this longer stay through our higher health care costs. If 80% of all people wore seat belts we would save over \$8.5 billion annually in health care costs.

It does not matter if you are only going a short distance or you always drive within the speed limit. Over 80% of traffic fatalities occur within 25 miles of one's home. Serious injury is caused even when driving less than 40 miles an hour. The best drivers cannot prevent a bad driver from hitting another.

Some are afraid the seat belt will trap them in a car. The car is the best place to be when you are in an accident. Those thrown out of the car are 25 times more likely to die. Make sure those riding in the back seat of your car buckle up as well. In a collision, unbelted passengers become flying objects and you can be injured if an unbelted passenger strikes you from behind.

I was surprised to learn that as early as the 1930's physicians, after seeing the results of auto accidents, lobbied the auto industry to do something to be able to restrain passengers in a car. It was not until the 1950's that something was actually done. All but one state has seat belt requirements for adults and all states have it for children.

For those of you who always buckle up keep it up! For those of us who have not developed the habit – develop it!

**YOUR VOTE SHOULD NOT BE
GIVEN IT SHOULD BE EARNED**



Do You Heat with Oil?

If you heat with oil there is a new law in Massachusetts that took effect on July 1, 2010. It requires that there be a new safety valve and sleeve on the copper tube connecting the tank to the burner. This must be installed and certified by September 30, 2011. Be sure to get a Certificate of Compliance from the person who does the work. If your fuel tank was connected prior to 2000 it is a good idea for you to check with your oil dealer to see if you need an upgrade. The typical cost of installing either an oil safety valve or supply with a protective sleeve ranges from \$150-\$350 (including labor, parts and local permit fees).

What would it cost to cleanup a leak? The cost of a "simple" leak can be as much as \$15,000. In some cases where the leak impacts the groundwater or is more extensive, cleanup costs can reach \$250,000.

Those exempt from this are homeowners whose oil burner is located above the oil storage tank and the entire oil supply line is connected to and above the top of the tank. Also exempt are those who had an oil safety valve or oil supply line with protective sleeve installed on or after January 1, 1990. These changes are in compliance with the oil burning equipment regulations. A copy of the oil burner permit from the local fire department may be used to demonstrate compliance.

In addition the law also states that insurance companies must write homeowner policies to make coverage available for possible leaks from heating systems that use oil. Although it is mandatory that insurance companies offer this coverage, the insurance is an optional purchase for homeowners whose systems are upgraded.

Please note if you are planning on selling your home in the next year or are buying another home, make sure if it is oil heat that it is in compliance.

ELIGIBILITY FOR MEDICARE

Presently eligibility for Medicare is age sixty-five. Three months before your sixty-fifth birthday you are supposed to apply for Medicare. Medicare A is free of charge to those who have forty units in Social Security, are married to someone who has forty units in Social Security, or is a survivor of a spouse who had forty units in Social Security or is divorced, but had been married for ten years, to someone who has forty units in Social Security. If you fall into any of those categories you must apply for Medicare three months before your sixty-fifth birthday. As stated Medicare A is free but there is a monthly premium for Medicare B.

This article is important for those retirees who do not have forty units in Social Security and are working in the private sector in retirement to make them. Some complete this in two, three or even more years after they reach sixty-five. If you retired from a community that requires you to go on Medicare when eligible, then you must subscribe to it. It is at this point that you will be in penalty for Medicare B and Medicare D.

To avoid the penalty for Medicare B, apply for Medicare three months prior to age 65. At this stage you will not be eligible. Ask the representative of the Social Security Administration to give you a Letter of Denial. Keep this letter in a safe place so that when you do become eligible and you produce the letter you will not be put under the Medicare B penalty. The penalty for Medicare B is 10% per year for each year after age 65.

To avoid the Medicare D penalty you need a letter from your insurance provider stating that the pharmaceutical insurance you have is as good as or better than Medicare D. They must use the words "creditable plan" in their letter. This guarantees that you are on a "creditable plan". Should your community make any changes in their pharmaceutical plan and force you on to Medicare D you will not pay a penalty as long as you can produce this letter so put it in a safe place. The penalty for Medicare D is 1% a month (12% per year).

ONCE THESE PENALTIES ARE ATTACHED THEY ARE THERE FOR YOUR LIFETIME making your Medicare premiums more expensive than they already are.

**Medicare's Annual Open Enrollment is from
November 15, 2010 to December 31, 2010.**

If you decide to wait for January to take care of straightening out your Medicare they will let you wait a year until you can do anything. This will put you into another year of penalty. The only ones exempt are those who turn sixty-five in 2011 and join Medicare beginning three months before their birthday.

Beannacht

John O'Donoghue

On the day when
the weight deadens
on your shoulder
and you stumble,
may the clay dance
to balance you.

And when your eyes
freeze behind
the grey window
and the ghost of loss
gets in to you,
may a flock of colours,
indigo, red, green
and azure blue
come to awaken in you
a meadow of delight.

When the canvas frays
in the currach of thought
and a stain of ocean
blackens beneath you,
may there come across the waters
a path of yellow moonlight
to bring you safely home.

May the nourishment of the earth be yours
may the clarity of light be yours,
may the fluency of the ocean be yours,
may the protection of the ancestors be yours.

And so may a slow
wind work these words
of love around you,
an invisible cloak
to mind your life.

John O'Donoghue was a prolific Irish writer and poet. This "Blessing" was written for his mother. The word "mind" as used in the last line is an intimate expression of deep love and protection.

MASSACHUSETTS RETIREES UNITED

314 Main Street

Wilmington, MA 01887

October is Domestic Violence Awareness Month

Under the Massachusetts Abuse Prevention Act (MGL 209A), any person who is suffering from abuse by a present or former family or household member, or by a dating partner, may obtain an emergency, temporary, and/or permanent restraining order against the abuser” (from a court). If you want assistance or support in obtaining a restraining order, you can contact REACH (formerly Support Committee for Battered Women) at 1- 800-899-4000.

The Elder Abuse Hotline (under MGL 19A) can report physical, emotional, or sexual abuse, neglect, and financial exploitation of someone over the age of 60 at the hands of relatives or a caretaker and self-neglect by an elder. The Commonwealth of Massachusetts Elder Abuse Hotline can be accessed 24 hours a day, seven days a week, by calling 1-800-922-2275