



MASSACHUSETTS RETIRES UNITS

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OCTOBER 2007

BOARD MEMBER FILES NOMINATION PAPERS

Marie Ardito, Information Coordinator for Massachusetts Retirees United has submitted nominations papers for a seat on the Board of the Massachusetts Teachers' Retirement System. Marie is a member of the AFT and AFT MA from Billerica.

She has experience working at both the State and Federal Levels, and authored several bills, which resulted in successful legislation passed on behalf of active teachers. Currently, she is doing

the same for retirees.

Marie canvasses the entire State supporting educators and preparing them for retirement through her Retirement Seminars.

Both the MFT Executive Board and the MRU Board has endorsed Marie's candidacy for a position on the MTRS.

Marie is passionate about helping seniors recognize the power that is theirs as a collective

Caregiving and the Caregiver

Caregiving is such a new word that my computer underlines it in red and will not accept it as a single word. It is a very real word to those who are or have been caregivers.

Currently, 22 percent of the population, approximately 46 million Americans are providing care to an adult relative or friend. Add another 35% who have provided this care in the past for an astounding 57% of Americans who know caregiving is a very real word. Most of this 57% are caring for an aged mother or father; approximately 14% are caring for a friend. (How fortunate to have such a friend!)

Another 74 million Americans have provided caregiving in the past bringing the total to over 120 million Americans who are experiencing or have experienced this word. Not all caregivers are

women; approximately 45% are men.

Let your wise and gentle inner voice guide you in your caregiving. There's no "perfect" way to care. Perfection isn't the goal. Love is.

Julie Kuebelbeck & Victoria O'Connor

Over 138 million Americans believe they will need to provide care to someone in the future. Seventy percent of them do not feel prepared for this task. (These statistics reflect a poll conducted by Johnson & Johnson in October 2005).

The fourth edition of "How to Care for Aging Parents" written by Virginia Morris contains a wealth

of information that covers just about every topic related to caregiving. It contains 70 yellow pages of where to turn for help.

Most of us do not begin to educate ourselves on this topic until we are thrust into the situation. Then we scramble to find information we need on a host of topics. Educate yourself well in advance. It is better to be informed and not need the information than to need it and not have it.

This is the first in a series of articles about caregiving. We are soliciting input from you concerning this topic. Unless you indicate otherwise credit will be given to you.

The following topics will be explored in the articles: the cost of being a caregiver, tips on caregiving, and legislation regarding aid to caregivers. If you have ideas on any aspect of caregiving please email me at mardito@gis.net or call 1-617-482-

Aid and Assistance

Esther Chamberlain

“Aid and Assistance” is a benefit from the Department of Veterans Affairs available to wartime veterans and surviving spouses who have in-home care or who live in nursing homes or assisted-living facilities. The basic criteria for the Aid and Assistance benefit is that the veteran or surviving spouse requires the attendance of another person to assist in bathing, dressing, meal preparation, medication monitoring or other various activities of daily living.

Aid and Assistance can help pay for care in the home, skilled nursing facility, personal care home or an assisted-living facility. Any war veteran with 90 days of active duty with at least one day during active wartime is eligible. A surviving spouse of a war veteran may be eligible if married at the time of death. The individual must qualify both medically and financially. A veteran may be eligible for up to \$1412 per month while the surviving spouse of a veteran may be eligible for up to \$907 per month..

Additional information and assistance in applying for the Aid and Attendance benefit may be obtained by calling 1-800-827-1000. Information is also available on the internet at: www.va.gov or from your local community’s veteran’s agent or local veterans service organization.

In Memory

The leadership and membership of MRU offers condolences to the family, friends and former colleagues of two of our members who have died.

Arthur Androcopolos retired from Lowell

Julia Cunningham retired from Lowell

Rita Corcoran retired from Lowell

Philip Brown active employee of the Commuter Rail Rockport Division

Update on WEP/GPO Legislation

As of early October there were 329 Congressmen signed on to cosponsor H.R.82 and 35 Senators cosponsoring S206. When I spoke to one of Senator Kerry’s advisors, I was told that the Senator is in the process of requesting a hearing date for the bill. This news is good because it means the topic will finally be brought out into the open. Also, after learning about what these penalties mean to those affected, hopefully more Senators will cosign.

This news is of concern because with less than 60 Senators aboard the issue could be filibustered. We have our work cut out for us.

Below are the 35 Senators who have signed on and the state from which they come. If you have friends, relatives, anyone in a state where both Senators are not aboard **PLEASE, PLEASE, PLEASE**, email or tell them to call or email their Senator and ask that they join in the repeal of the WEP/GPO by signing on to S206.

Those who have signed on:

Senators Lisa Murkowski (AK), Blanche Lambert Lincoln (AR), Dianne Feinstein and Barbara Boxer (CA), Ken Salazar (CO), Chris Dodd (CT), Bill Nelson (FL) Daniel Inouye and Daniel Akaka (HI), Richard Durbin and Barack Obama (IL), Evan Bayh (IN), Bruce Bailey (IA), David Vitter (LA), Olympia Snow and Susan Collins (ME), Benjamin Cardin (MD), Edward Kennedy and John Kerry (MA), Carl Levin and Debbie Stabenow (MI), Norm Coleman (MN), Claire McCaskill (MO), Robert Memendez and Frank Lautenberg (NJ), Sherrod Brown (OH), Arlen Specter and Robert Casey (PA), Jack Reed and Sheldon Whitehouse (RI), Tim Johnson (SD), Patrick Lahey and Bernie Sanders (VT), and Patty Murray and Maria Cantwell (WA).

Senator Kerry did not hide behind the fact that as Chairman of the Social Security Committee he did not want to get involved in the legislation. He signed on in the first session when the bill was introduced. Please let us get behind the effort to bring more of the Senators aboard.

For questions about the newsletter or to submit articles send to:

pdelaney@worldnet.att.net

From My Desk to Yours

Two Seminars

MRU will be sponsoring two seminars in December. The topic for **December 1, 2007** is **Reverse Mortgages**. It will take place from 10:00 a.m. to 11:30 a.m. The topic for **December 8, 2007** on **Moving** will take place from 9:30 a.m. to 11:30 a.m.

Both seminars will be at the shared office space we use at Presidential Park at 314 Main Street (Rt. 38) Wilmington Suite 105. The entrance to the Park is across from the Dunkin Donuts near the Wilmington Train Station. Suite 105 is in the next to the last building.

You must register for these seminars by calling either 1-617-482-1568 or 1-800-680-6077. Please leave your name and phone number (in case of inclement weather) and indicate the number of people that will be coming with you.

Save the Date

We are working with the Boston Teachers Retired group for a day on Beacon Hill in May. The date selected is Tuesday, May 6, 2008. Boston is in the process of inviting other retiree groups to join for a large united front. More information on this will be upcoming in future newsletters.

State Tax

As I headed toward the entrance to the grocery store I noticed a man holding two clipboards with a petition on them. He was stopping those entering the store and was very successful in getting them to sign the petition. What were they signing? The petition was designed to reduce or eliminate completely the State Income Tax. I could not believe all these people were actually signing this.

It sounds good but we have not recovered from the last cut in State Taxes. Just look at what has happened to our property taxes since the State Tax has been reduced.

To site just one example, Chapter 90 money from the State, which helps pay for the repair of your local roads and the construction of sidewalks has been cut to such an amount that most of the burden is now assumed by the homeowner of the community.

The State needs money in order to maintain services and it must get it somewhere. Every time there is a cut in State taxes there is an increase

in local taxes. By cutting the State Income Tax those that benefit the most are those working in MA and living in another state. Think about this before encouraging another cut.

Working in Retirement

Some wish to return to work in the public sector after they retire. As reported in a previous edition of the MRU Newsletter, you are limited to what you can make in such employment. H2713 will extend by \$15,000 the amount you can earn. MRU is supporting this bill. It has been moved out of the Public Service Committee and is currently in the House Ways and Means Committee. If this is a bill that is of interest to you, please call your local representative or senator and ask that they call the members of the House Ways and Means and ask them to please vote this bill favorably out of committee.

Marie Ardito

MTRS SEMINARS

On **December 4, 2007** and **December 5, 2007** the Massachusetts Teachers Retirement System will hold two days of workshops on retiree issues. One will be held in Wakefield and Holyoke is being considered for the other one. These are very informative, so hold these dates open. On **November 9, 2007**, ballots will be mailed out to all members of the MTRS to elect two members to the Board. In addition to the ballots there will be complete information on the workshops and how to register.

MRU IS LOOKING TO GIVE A
NAME TO THIS NEWSLETTER.
WE NEED YOUR HELP!
PUT YOUR THINKING CAPS ON
AND COME UP WITH A GREAT
NAME.
SUBMIT THIS NAME TO
pdelaney@worldnet.att.net
OR
MAIL TO THE OFFICE.
Massachusetts Retirees United
314 Main Street - Unit 105
Wilmington, MA 01887

Observations of the legislative process by Esther Chamber-

Senate Bill 1500

Marie Ardito, MRU's Information Director spoke before the Legislative Public Service Committee on July 12, 2007 on behalf of Senate Bill S1500. Written by MRU and filed by Senator Robert Havern, this bill seeks to restore the reimbursement of the Medicare B premiums for those public employee retirees who are under GIC. If these individuals or their spouses have 40 units in Social Security they are required to enroll in Medicare B.

Enrollment in Medicare B creates a savings for the city and towns in two ways. First, Medicare becomes the primary insurance and GIC becomes the supplemental for the retirees. Secondly, under Medicare the retirees' doctors must accept as full payment the Medicare amount established, which is considerably less than non-Medicare amounts. As a result, GIC pays a much lower amount for the Medicare as opposed to non-Medicare.

This reimbursement was unilaterally removed in 2002 by then Gov. Jane Swift saying that the state was experiencing hard times and the benefit would be reinstated when the state was in good financial shape.

Marie noted in her presentation to the Committee that the removal of the Medicare B reimbursement is especially harmful to a spouse who never had Social Security. Additionally, the failure to reimburse the Medicare B premium has created a hardship for our older retirees.

In addition to S1500, other retiree organizations are also supporting the restoration of the reimbursement of the Medicare B premium through another bill. Senate Bill S1607 sponsored by the RSCME would do exactly the same thing.

There is concurrence on the part of all retiree organizations in the state that this is a crucial bill that must be passed by the legislature this year.

Cola Bill S1586 - Senate Ways and Means

S1586 has been voted favorably out of the Public Service Committee and is presently in the Senate Ways and Means. Actually, the members of the

Public Service Committee crafted this bill, after a study of all the COLA Bills that were filed. All retiree groups contributed to this bill offers including MRU.

The greatest contribution to the bill came from Sean Neilon, of the Massachusetts Teachers Retirement System. Mr. Neilon suggested that the COLA base be increased every four years until it is in line with the maximum paid by Social Security. MRU says a resounding thanks to him for this wonderful idea and to the MTRS for the support they are giving to the passage of this legislation.

All MRU members are encouraged to call their local Representative and Senator and ask that they contact the Members of the Senate Ways and Means to vote the bill favorably out of their Committee. We must get it moving in the next few months if we are to see it in place for our July 2008 COLA. According to the legislation in 2008 our COLA will be based on \$16,000 of our pension. Please make those phone calls!

MRU supports H2713

This is a new bill that MRU is supporting and getting behind for passage. If a retiree returns to work in a public sector job in Massachusetts the amount of money is capped. One may only make the difference between what their pension is and their salary would have been had they remained working in the job from which they retired. H2713 will allow retirees to earn an additional \$15,000 beyond this amount. The bill has already had a hearing and has been voted favorably out of Public Service.

This bill is important to retirees who wish to continue working in the public sector. While it does not give them the opportunity to make unlimited earnings in this capacity it does improve their earning potential. A similar bill was passed in the last session but failed to get the Governor's signature. This bill is on the fast track and all who want to see it passed should call their legislators and ask them to support and vote for it.

Continued from page 4

Legislative Observations

Marie Ardito, MRU's Information Director made a presentation on June 14, 2007 before the Legislative Public Service Committee on Senate Bill 1486. This bill extends maternity benefits to teachers not covered by the previous legislation. Senator Susan Fargo filed the bill and it would affect those women who retired prior to September 2000. As with the previous maternity bill, one could receive up to four years of creditable service.

Marie spoke passionately that this bill would correct an act of discrimination against pregnant women who were teachers. In the original legislation, the date 1975 was selected because prior to that time school systems did not have a maternity leave policy and thus teachers lost their seniority.

It is estimated that between 1,460 and 1,750 retired teachers would be beneficiaries of this legislation. This number can never increase as it applies only to those already retired by September 2000.

MRU was the only retiree organization making a presentation before the Public Service Committee on this important bill. Michael Canavan, Field Representative for Legislation for AFT-Massachusetts was present at the hearing and spoke of his organization's complete support of Senate Bill 1486.

MRU Runs Two Successful Reverse Mortgage Seminars

On Sept. 19, 2007 MRU offered two seminars to seniors on the topic of Reverse Mortgages. The morning session at the Billerica Council on Aging had capacity size attendance; the afternoon session at the Wilmington Council attracted many interested parties. Mary Cretella, Senior Counselor at Homeowner Options for Massachusetts Elders (H.O.M.E.) conducted the seminar.

Her presentation revealed parts of the picture that is not always spelled out for seniors when the topic of Reverse Mortgage is explained to them. To say the session was informative is an understatement. People who attended reported that they had gone to several talks on Reverse Mortgages but never had anyone give such a straightforward approach with so much information.

Mary described the kind of assistance available to seniors as options to Reverse Mortgage, which should be a last resort, and the true costs for a Reverse Mortgage. Those in attendance were filled with praise for the honesty of her presentation, the amount of information disseminated, and all that they learned.

H.O.M.E. is a non-profit organization. They offer free counseling to those thinking they should go the Reverse Mortgage route. Because they operate primarily on grant money, and contributions they do not have the staffing to do seminars for every senior center. MRU is committed to helping seniors make informed decisions. Therefore, we are more than happy to organize a group of senior centers and have Mary do a presentation. If you think your COA would like to host such a presentation, call Marie Ardito at either 617-482-1568 or 1-800-680-6077. Leave your name and phone number and tell me that you would like a seminar given in your area. I will call you back mainly looking for the name of the COA Director. We would like to sponsor at least eight presentations this spring on this topic.

Mary is doing a presentation for us on Saturday December 1, 2007. For information see From My Desk to Yours.

To Move or Not to Move

To move or not to move, that is the question but unfortunately not the only question. As one who has been thinking about this for a number of years, I find that many of the decisions facing one on the topic of moving are as soul searching and gut wrenching as those we faced regarding retirement. I thought I had the answer for me only to learn that maybe there could be legal repercussions down the road. In other words moving, the alternative forms of housing, and all aspects of this topic are not simple or cut and dry.

MRU will be presenting a seminar on December 8, 2007 in Wilmington on this topic. (See From My Desk to Yours for complete details) We will explore what you are looking for in your next move, the pros and cons of the different types of housing available, protecting the assets of your home, moving to another state, and moving tips. As with so many aspects of growing older, one should do one's homework on this topic. Look before you leap and above all don't make hasty decisions.

Massachusetts Retirees United

314 Main Street, Unit 105
Wilmington, MA 01887

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MRU Receives Charter

Since last year's renewal, MRU has received its charter. We are now affiliated with 14 million retired Americans across the country. This summer we were contacted and are looking into uniting with some forty-three thousand New Englanders on issues relevant to the northeast. We are working hard to make MRU a strong voice. Please help us by renewing your membership.

FOR DATE OF RENEWAL LOOK ABOVE THE MAILING LABEL

MEMBERSHIP APPLICATION

Complete and mail with \$20.00 check payable to
Massachusetts Retirees United
P.O. Box 4015
Chelmsford, MA 01824-0615

Name _____

Address _____

City _____ State _____ Zip _____

Telephone _____ Email _____

Retired from _____