



# Matters

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

## A WINDOW INTO ANOTHER WORLD

### DONATING PLATELETS

STORY BY JIM LUCIA

PICTURE BY BOB BULLERWELL

August 20, 1990 was a special day for Peg and me as we planned to celebrate our 20th wedding anniversary. However, we spent that day at the Dana Farber Cancer Institute in Boston receiving the news that Peg had breast cancer. Luckily the lump was small and had been detected early enough that a Lumpectomy and radiation were sufficient treatment methods. Today, Peg is cancer free and a survivor.

During her treatment, I, like many other spouses in the same situation, often times felt helpless and frustrated that basically there was nothing proactive that I could be doing. Peg was in the fight and all I could do was offer my love and emotional support. Was there anything else I could do? Could I somehow pay back Dana Farber for their kindness, professionalism, and support? Yes there was. I became a platelet donor.

Platelets are the clotting agents of the blood, which help to control bleeding. Cancer patients need platelet transfusions. The only source of platelets is a healthy donor. There is no substitute. Because platelets have a shelf life of only five days from the time they are collected to when they are transfused, there is a constant need for donors.

Since 1992 I have donated platelets 120 times at the Kraft Family Blood Donor Center at the Dana Farber Cancer Institute. Now that I am retired I donate every two weeks. You can find me there

Tuesday mornings at 11:30. The platelets are collected by a procedure called apheresis. During this process that takes about 90 minutes a machine collecting blood from one arm separates my platelets from the other blood components which are returned to me.



The Kraft Center provides a relaxing environment and one to one service from a staff member. Cancer patients depend on healthy donors for the life saving platelets. Please consider joining us in helping to save lives. You are allowed to donate if you weigh at least 110 pounds, are in good health, are free of aspirin or products containing aspirin for 36 hours, and are free of antibiotics and dental cleaning for at least 48 hours.

Before you donate, a recruiter from the Kraft center will conduct a brief prescreening to determine your general eligibility. You will be asked basic questions about your medical and travel history. To schedule an appointment or to learn more call 617-632-3206 or email them at [dfcidc@dfci.harvard.edu](mailto:dfcidc@dfci.harvard.edu), or visit their website at [www.dana-farber.org/blooddonation](http://www.dana-farber.org/blooddonation). Outside of the Boston area log on to [www.aabb.org](http://www.aabb.org), click on blood donations, click on where to donate, type in your zip code, and a list of area hospitals will appear. This site is for whole blood donations, many hospitals, however, offer the apheresis procedure. I'll see you at the Kraft Family Blood Center (yes, that Kraft family) on the first floor of the Jimmy Fund building at 35 Binney Street, Boston.

**Tell them Jim Lucia sent you!**

## From My Desk to Yours - Marie Ardito

### Reminder

If you receive only a Teacher Pension you did not get the \$250 one-time payment awarded by the Federal Government this past summer. Those who receive Social Security as well as a Teacher Pension got the payment from Social Security. Therefore, all retirees on a Teacher Pension are eligible for this \$250 payment via their 2009 Federal Tax Forms. Please bring this to the attention of your tax accountant.

### Please, Please, Please

If you have not been receiving information via email from us regarding important aspects of legislation it is because we do not have your correct email address. We do not disseminate member email addresses and use them only to bring something of importance or an alert to your attention. There is so much going on at the state, federal and local levels and it is important that we are able to contact members with this information. So, if you have not been hearing from us, please send your email address to me. [mardito@retireesunited.org](mailto:mardito@retireesunited.org). To our members who do not have email ask a friend who is also a member to keep you updated.

### Group Insurance Commission

Beginning February 1, 2010 there will be an increase in co-payment for all insured under GIC who are not under Medicare. There are also a few other changes that will occur at that time but only for those not on Medicare A, Medicare B or Medicare Supplemental. When the time comes and you are eligible for Medicare, your co-payments will be what they are under Medicare. The Commissioners approved the changes, which mostly affect those working in the public sector rather than retirees, because the GIC is \$35 million in the red.

### Renewal Time

If your membership expires in January 2010 you will find a renewal form on the back page of this newsletter. Each year we run into problems with people looking at their membership card and seeing an October renewal. That is because AFT issues the cards and they go by the date that the majority of retirement groups have. Your card will always overlap your membership with us. To continue receiving our newsletters it is our membership date that rules. By renewing through the newsletter it cuts cost and helps us tremendously.

## Home Buyer Tax Credits

If you are looking to replace your primary residence, you may qualify for a \$6,500 tax credit. Eligibility requires that you have lived at least five consecutive years in your present home during the past eight year period ending on the date the replacement home is purchased. If you are thinking of downsizing or changing your primary residence this may be the time to do it. You qualify for this \$6,500 tax credit as long as the new residence does not cost more than \$800,000. Your adjusted household income, if single, cannot exceed \$125,000 or \$250,000, if married. Purchases must be secured by May 1, 2010 and closing finalized by June 30, 2010. Those exceeding the income amounts may be eligible for a partial tax credit. The tax credit on the purchase is equal to 10% of the home's purchase price up to the \$6,500 maximum.

There is an extension of the \$8,000 first time home buyer home credit until April 30, 2010 for those buying a home under \$800,000 and whose adjusted household income is the same as that reported above. If the passing does not take place before the end of April there is a \$2,000 decrease per quarter in the amount of the credit until it is zero by December 30, 2010. A first time home buyer is anyone who has not owned a home in the past three years.

Anyone making use of the credits must own the home being purchased a minimum of three years or else the credit must be paid back.

### In Memory

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

Anne M Simon retired - Salem Public Schools

Mike J. Sheridan retired - South Hadley Public Schools

Martha F. Kinneen retired - Chelmsford Public Schools

Bernice Burke survivor of retired teacher - Medway Public Schools

Robert J. Calabrese retired - Billerica Public Schools

John C. Nihan retired - Lynn Public Schools

Mary J. Colburn retired - Billerica Public Schools

Eleanor Phelan retired - the Revere Public Schools

Evelyn Martin retired - Oxford Public Schools

Edward J. Catabia retired - Blue Hills Regional

Bernice Burke retired - Medway Public Schools

Eleanor Phelan retired - Revere Public Schools

## Capital Gain and Home Sale

Prior to 1997 one had to be a certain age and had to reinvest in property to make use of the Capital Gain Exclusion. It was a one-time exclusion. Since then the rules have changed and one can be any age, need not reinvest, and can claim the exclusion often as long as the property in question was a primary residence for a minimum of two of the previous five years. The exclusion for capital gain tax is \$250,000 for a single person and \$500,000 for a married couple. A second home qualifies also if one lived in it a minimum of two years.

In January 2009 the rules changed again. Now the following regulations apply, as one no longer gets the full amount of capital gain on the sale of a second piece of property.

When property isn't used as a primary residence during the entire period because it is rented out, used as a vacation home, or as a second home there is a new requirement. Two categories apply to the second property: qualifying and non-qualifying property. Qualifying property means that the homeowner or the homeowner's spouse is using the property as a primary residence. Non-qualifying property means that neither the homeowner nor the spouse is using the property as a primary residence. The amount of exclusion of capital gain is determined by counting the years beginning with January 2009. Previous years are not considered in the calculation. Obviously, if one buys a second home after January 2009 the entire time period is counted.

To figure out how much capital gain you will be able to recoup the following formula applies to find the amount of non-qualifying use over the period of ownership. Example: Using the time frame as stated above. In the next fifteen years if you make your second home your primary residence for three years (3 over 15) equals one fifth and therefore if your capital gain was \$100,000 on the sale of that home you would get one fifth of the capital gain tax free. If you moved into that second home in 2010 and sold it in ten years you would get 90% of the capital gain tax free.

Remember the capital gain on your primary residence remains the same. The time of ownership of the second home is only calculated from January 2009 onwards. The longer you make the second home your primary residence the greater the capital gain tax exclusion you will enjoy. Finally, this is general information; you should consult your tax accountant before making any final decisions.

## Seminars

Marie Ardito will present *Living In Retirement as An Informed Retiree* on Tuesday, January 19, 2010 with a snow date Thursday, January 21, 2010 at the Nevins Public Library 305 Broadway, Methuen, MA. It will begin promptly at 10 a.m. Broadway is Rt. 28 in Methuen. This two-hour seminar is directed toward those who retired on a public service pension and deals with many issues confronting retirees. All too often ignorance on the issues presented is costly to the retiree. If you plan to attend, please email Marie at [mardito@retireesunited.org](mailto:mardito@retireesunited.org) and give your name and phone number and number attending or call Mary Towse at 1-978-794-3346 and give your name, phone number and indicate the number that will be attending so we will have sufficient handouts. If you have questions call the MRU number 1-617-482-1568 or 1-800-680-6077 and leave a message. Marie will return your call. Please bring a notebook and pen.

I am in the process of booking this seminar in May in Medway and Hingham and will try to book one in the Cape area and the Framingham/Marlboro area. You will be kept updated in future editions of MRU Matters

### **How to Protect Your Nest Egg and Plan for the Right Outcome for Your Family.**

This two hour seminar, presented by Elder Law Attorney Mary Howie will explore the following topics:

- a. HIPPA Authorization
- b. Should you have a will or a trust?
- c. Trusts (irrevocable and revocable)
- d. Gifting
- e. Medicaid Qualifying Trusts
- f. Probate - joint tenancy, direct transfers at death

Elder Law Attorney Mary Howie whose practice concentrates on estate planning, elder law and asset preservation will give this seminar. She a member of both the Massachusetts and New Hampshire Bar Association, National Academy of Elder Law Attorneys, New Hampshire Conflict Resolution Association and the National Association of Consumer Bankruptcy Attorneys.

The seminar will be held on Saturday, January 16, 2010 with a snow date January 23.

It will begin promptly at ten and run until noon. It will be held at the MRU shared office space at 314 Main Street Unit 105 in Wilmington, MA Rt. 38 is the same as Main St. in Wilmington. The entrance to the park is across from the Wilmington House of Pizza sign.

To register for this seminar email Marie Ardito at [mardito@retireesunited.org](mailto:mardito@retireesunited.org) or call 1-617-482-1568 and in both instances give your name, phone number and the number attending.

## Medicare Part B

There is a lot of confusion regarding the lack of a COLA on Social Security. To compound the confusion people are being told that if Social Security does not increase then neither can Medicare Part B premium increase. According to the law you cannot get less Social Security than you did in the year previous. This is known as the Hold Harmless Provision.

This provision only applies to those who are actually collecting Social Security. So, if you are under Medicare because your spouse makes you eligible, but you are not collecting any Social Security, this provision does not apply to you. Even though for 75% of Americans collecting Social Security there will be no increase in the Medicare B costs in 2010, this, is not the case for those who do not collect Social Security, but are eligible for Medicare. If you make quarterly payments by check, your Medicare B costs will increase.

Some of the remaining 25% will have a premium increase because their income is too high; others, because this is their first year on Medicare. The majority will have the increase because they are eligible for Medicare but not for Social Security.

Who are these people? Most are those who worked in the public sector or federal employees who are married or divorced after at least ten years of marriage who do not have their forty units in Social Security. These folks who worked for the federal government or in the public sector in certain states, are already under penalty from the Government Pension Offset which will not allow them to collect one half of their spouses Social Security. How many times do you punish the same group?

The Social Security Amendments of 1972 that dealt with those included in the Hold Harmless Provision were enacted years prior to the Government Pension Offset. There was no way Capitol Hill could know in the 1970's that a whole group of people were going to be prevented from collecting Social Security as a spousal benefit in the future, but would be eligible to be on Medicare.

Isn't it ironic that a government that can penalize people and call them double dippers has no problem with double and even triple penalties on this same group!!!!!! Even if you are not affected, please help to put a stop to this charade.

So far, the House passed a bill called Medicare Premium Fairness Act- HR 3631, which calls for consistent premiums for all. They received it on Sept. 23, passed it with over 400 votes on the 24th and passed it on to the Senate on the 25th. It has sat in the Senate Finance Committee ever since.

Please contact you State Senator and ask that they get the Medicare Premium Fairness Act moving in the Senate and passed before the end of this year.

## Open Enrollment for Medicare Part D has started and will continue through December 31, 2009.

Now is the time to find out if your drug coverage has changed. The cost has gone up, and perhaps you should change your plan. **Medicare Interactive**, the **FREE** online quick reference tool, puts easy to understand answers about Medicare benefits and options right at your fingertips. **Medicare Interactive** features details about which services are covered by Medicare, how Medicare works with other types of insurance, what to do in prescription drug coverage gap, and much more. **If, however, you are satisfied with your current plan, you do not need to change.**

[www.MedicareInteractive.org/Teachers](http://www.MedicareInteractive.org/Teachers)

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Established in 2006  
Quarterly Edition  
Patricia A. Delaney, Editor

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## **MASS DEPARTMENT OF DEVELOPMENTAL SERVICES WANTS YOU!**

The Massachusetts Department of Developmental Services (DDS) serves more than 32,000 individuals with developmental disability. Individual need for services and supports vary from 24/7 care for medically fragile individuals to “coaching” individuals who live independently with competitive jobs in their community. Sometimes, individuals with disability are neglected or abused.

The Department seeks your help. Complaint Resolution Teams (CRT) are established in your community to review allegations of abuse and neglect and to create action plans to prevent a reoccurrence. The CRT meets bi-weekly in the DDS Area Office, for about ninety minutes, to review reports from the Disabled Persons Protection Commission and from DDS investigations. The Team identifies salient factors contributing to the incident and designs a plan of prevention – revised protocols, staff education, supervision, etc., to submit to parties involved in the incident. The impact of action plans from prior cases are also revisited to determine program compliance.

Your involvement as a CRT member is sought! Effective participation on the CRT entails a large dose of common sense as well as Solomonic wisdom. While many reviews are clear and straight-forward; some require an appreciation of the interplay of human behavior, cultural values, and program requirements. DDS provides training on the process and a CORI is required.

We seek individuals who are critical thinkers, who can discern facts from information gained from multiple perspectives and propose effective resolutions. For more information and a CRT application, please contact:

Ralph Edwards, Director,  
DDS Office of Citizen Leadership  
(617) 624-7755 - [Ralph.edwards@state.ma.us](mailto:Ralph.edwards@state.ma.us)

### **Senior Driver Update**

The legislative session adjourned with no measures being taken on senior drivers.

One of our members made a good point about the retesting of drivers. He referees sporting events and compared the process of retesting seniors to the pressure one is under in a big game. Due to the pressure a simple play can be missed causing a disastrous outcome for the team. Imagine an older person having a registry person sitting in the front seat judging if they should be able to continue driving. Unnecessary pressure!

We can remember how nervous we were driving a shift car during our first road test hoping that the car didn't roll when we stopped on a hill!

There is a need for making sure a person's eyesight is good enough for them to continue driving but we do not want the legislature going overboard.

If you know you are going to have to renew your license, please schedule your eye exam within a month of renewal. Many seniors are rejected because they fail the eye exam. The machines the Registry use leave much to be desired for accuracy. If you fail their eye exam they will accept the results of an independent exam by your doctor as long as it is current, within a few months. Schedule it for just before or just after you will be renewing your license.

### **Update on WEP/GPO Repeal**

As of this writing we have 313 Members of the House signed on to HR235 and 31 Senators signed on to S484, the complete Repeal of the GPO/WEP Penalties. We are asking our Massachusetts members, when called by one of the two candidates running for US Senator, to ask if they will sign on to S484? We do not want to take a giant step backwards and lose a Senate vote. Also, we ask our neighbor's in New Hampshire to flood Senator Jeanne Shaheen with emails to get aboard and co-sponsor S484. Many Massachusetts' active and retired teachers helped her in her bid for the office. Also, there are well over 2000 retired Massachusetts teachers living in NH. Judd Gregg has also not signed on nor has Carol Shea-Porter signed on to HR235.

We will be putting forth a concerted effort in the next month to get the two Senators from New York, the two from Virginia and the two from Ohio, which is a state like us under the penalty. If you have family members, people you email in any states in which the Senators are not aboard, please ask them to email or call their Senators. To get an update on all who have signed on to the bill visit our website: [retireesunited.org](http://retireesunited.org). Click on federal legislation and click the link, present status. Some members, who feel strongly about getting the repeal passed, have asked to help in our efforts. If you are interested please contact Marie and she will be in touch. [mardito@retireesunited.org](mailto:mardito@retireesunited.org)

### **Update on State Legislation.**

All our bills have been heard. We will be sending out emails after Christmas as well as using the next edition of the newsletter to get the push on for passage of the bills.



## Social Security COLA

Most of you have already heard that there will not be a Social Security COLA in 2010. The reason given is that the Consumer Price Index has fallen due to a decrease in gas and fuel prices. This doesn't appear to be the real cause, as one look at the pumps reveals the volatility of this premise. This is the first time since the inception of automatic adjustments to Social Security, adopted in 1975, that a COLA has been denied.

Most of us have seen tremendous increases at the grocery store, in our electric bills, and our cost of living generally. The price of fuel is again on the upswing just as we turn on our furnaces. If people receive less money they will spend less so business will experience the ripple effect from this.

There are two measures that have been discussed to bring partial relief to seniors. One is the desire of the President to give another \$250 stimulus to seniors in lieu of the COLA. There has been nothing out of Congress on this at the time of this writing.

Another is a bill sponsored by Congresswoman Carolyn McCarthy representing New York's Fourth District. H.R.3536 : To provide for an increase of \$150 in Social Security benefits for one month in 2010 to compensate for the lack of a cost-of-living adjustment for that year. Presently, there are 20 co-sponsors of the bill but none of our Massachusetts Congressman are aboard. One hundred and fifty dollars is better than nothing and for many receiving a very small amount due to the WEP this could represent more than a 3% increase. Below is the text of what the Congresswoman wrote:

*From the Desk of Congresswoman Carolyn McCarthy: September 18, 2009 Written by Congresswoman Carolyn McCarthy Friday, 18 September 2009 07:01*

*Bill to Provide Seniors With Social Security COLAs for 2010 Introduced Congresswoman Carolyn McCarthy (D – 4th C.D.) has introduced legislation that will ensure that America's seniors will receive a Cost-of-Living-Adjustment (COLA) in 2010. Under the current guidelines, Social Security recipients are not scheduled to receive any COLA next year. The Social Security COLA Fix for 2010 Act will help seniors offset the rising costs that they face by providing them with a one-time \$150 payment in lieu of the Social Security COLA.*

*Social Security COLA's are based on inflation, and since inflation did not increase in 2009, Social Security payments are expected to remain at the same levels in 2010 as they have been in 2009. While inflation may not have gone up since last year, costs for seniors, especially their healthcare costs, are increasing dramatically. Medicare Part B costs, for example, have*

*gone up by an average of 7.8 percent over the last five years and are projected to rise in 2010 by as much as 9 percent. Furthermore, seniors largely live off investment income, many of which have seen staggering hits as a result of the economic downturn.*

*The lack of a Social Security COLA increase in 2010 would affect over 50 million individuals who receive Social Security checks. The 2010 Social Security projections represent the first year without a COLA increase since the automatic Social Security COLA adjustments began in 1975.*

*"I have been hearing from many seniors in my district who are concerned about not getting a COLA in 2010. Seniors rely on these payments and with the increasing costs of healthcare coupled with hits to their investments, America's seniors are being short changed and this bill will help provide some relief to millions of Americans," said McCarthy.*

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## Unclaimed Funds

There are over 450 names on the MA Teachers' Retirement Board website of those who have died and whose beneficiary or estate did not receive their final check. The amount that the MTRS has paid back since starting this list reflects an average of over \$4,600 that the beneficiaries received per person or estate Go to the MTRS website to see if anyone you worked with and is deceased is on the list. It would be a service to let their beneficiaries know of this.

<http://www.mass.gov/mtrs/2members/22retiree/22unclaimfund.htm>

This is a good time to remind all of you to make sure that the person you named as beneficiary on your pension is still alive and whom you still want there, so your name doesn't appear on this list after your death.

Most people who take Option A do not think of their beneficiary because they know their pension dies with them. This is true if you are not deceased in the first month of collecting your pension but even after that your last month's pension check is prorated for the amount of the month in which you lived and this is given to a beneficiary or estate.

For those who selected Option B, their beneficiary, or estate will receive what is left of the pension money the member contributed. Those who retired prior to 2004 will have money in their account for about fourteen or fifteen years into retirement; those retired after 2004 approximately ten to eleven years into retirement. If

your funds, however, are depleted your last month's check will be prorated. Therefore, you need to have a beneficiary that is alive to collect it.

For those who elected to take an Option C, if their beneficiary predeceases you, then after notifying the MTRS, you will pop-up to Option A. You should, however, name a new beneficiary. This new beneficiary cannot receive your pension when you die, but can get the prorated last check. Remember once you have named a beneficiary to your pension under Option C you cannot change this person unless they die and then you name a beneficiary only to receive your final check.

It is so important for those who have estates to make sure you notify the Executor of your estate or family member to call the MTRS as soon as possible after your death to recoup the balance of any pension payment. For the following reasons some never get the final check: the estate is too small or the process for reopening the estate is not worth the payout because the amount is so small.

If you wish to find out who your beneficiary is or if you want to change a beneficiary, call the MTRS Call Center at 1-617-679-6890 to speak to a staff member. Remember that you cannot change a beneficiary under Option C. If you have forgotten which option you selected or whom you have named as beneficiary they will be able to assist you. Also, you can ask them to send you a change of beneficiary form.

## **WORKING IN RETIREMENT**

### **BY ESTHER CHAMBERLAIN**

There were no "big plans" when I made the decision to retire in September of 2003 from my position as a high school guidance counselor at Billerica Memorial High School. It was about spending more time with family and friends, gardening, golfing and catching up on books and movies. Working again at the high school was not part of my retirement plan. This changed when I was asked if I wanted to be the Director of the high school's Alternative Program in September 2007. I had worked in the program before and always enjoyed working with the students who were in the Alternative Program. I readily accepted the offer.

The BMHS Alternative School Program provides a solid basic academic education for BMHS students who, for one reason or another, did not or could not experience success in the regular day school program or who have personal situations not conducive or compatible for a day school academic setting. The intent of this small highly structured program is to provide students

with an opportunity to establish a positive attitude and appreciation of education, an understanding of its importance, and a genuine effort to maximize achievement.

Students may enter the program voluntarily with the recommendation of their guidance counselor and assistant principal and approval of the Alternative Program's director. Most of these students have attendance issues and by coming are able to complete the requirements for graduation in the case of seniors or earn credits for the year. Other students entering the program have been excluded from day school because of violation of the high school's Code of Conduct and are given the opportunity by the administration of continuing their education in the Alternative program.

The program begins at the start of Term Two and meets Tuesday, Wednesday, and Thursday nights from 5:00 P.M. to 9:00 P.M. Students are grouped into three classes: freshmen/sophomores, juniors and seniors. Each student takes classes in English, math, science, social studies, physical education and health. These courses parallel the day school curriculum. Credits are based on a combination of day school and alternative school grades. A key component of the program is that each student must work or volunteer 20 hours a week and the students earn credits for this experience.

Students and teachers begin each night with a current events discussion in homeroom. The students have three classes, a short break and two more classes.

As most of the students in the program have had academic and behavioral difficulties in school, the classes are kept small in order to provide each student with individualized instruction each night. Returning to day school and/or earning a BMHS diploma at the end of the academic year is the final indicator of success.

In addition to the four classroom teachers, the program has the support services of a part-time guidance counselor and a special education teacher for students on IEP's.

### **SAVE THE DATE - MAY 4, 2010**

State Meeting  
Hillview Country Club  
North Reading, MA 01864

Reminder: You can reserve a table to display art, crafts, photography to display or sell.

**MASSACHUSETTS RETIREES UNITED**

314 Main Street  
Wilmington, MA 01887

**APPLICATION FOR RENEWAL**

Name \_\_\_\_\_

Address \_\_\_\_\_

City, State, Zip \_\_\_\_\_

Phone # \_\_\_\_\_ Email Address \_\_\_\_\_

Renew:      1 year \$20. \_\_\_\_\_                      2 years \$35 \_\_\_\_\_

Please make check payable for appropriate amount and mail to:

**Massachusetts Retirees United**  
**PO Box 4015**  
**Chelmsford, MA 01824-0615**  
**PLEASE DO NOT SEND CASH**