



Matters

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

MASSACHUSETTS RETIREES UNITED STIMULUS PACKAGE

Within the pages of this newsletter you will find information on the bills we will be filing or re-filing at the state level, as well as a couple of federal bills. Some people have a defeatist attitude and feel that in these distressful economic times we should not expect to get any bills passed. We definitely do expect results and will not give politicians an excuse to do nothing. If we do not believe in our united power to accomplish something positive, who else will believe in us?

How many times in the past eight months have you heard the words, "the creation of a stimulus package to give a boost to the economy?" Most of us have lost count. What better stimulus package can be created than to give people what they are due economically?

All of the bills we are supporting are directed toward those already retired. They are the generation who learned to live within their means and more importantly did it with grace. If they are given the money they will spend it on things that will get the economy moving again not to pay off credit cards maxed out by those who spent frivolously. Is that stimulating the economy?

We do not want to hear about hard times. In the survey we did of the 5,100 most senior retir-

ees who retired before 1990 and are living on pensions of \$19,100

... the creation of a stimulus package to give a boost to the economy.

a year or less, we received some compelling testimony. We have compiled a book entitled *The Finest but Forgotten Generation*. In it we justify from their testimony every bill that we are filing. Part of the summary of the survey of the book expresses what we believe and how we feel as we begin this new legislative session:

There are those who will say we are experiencing hard times; we cannot afford any of the proposed measures to increase their pensions. They are saying this to a generation who has served; who have paid more than their fair share in taxes, and because of their poor pensions know what hard times are because they live it daily. The money was found to correct injustices for those retiring on pensions two to three times the pensions these 5,100 real people are receiving (and many other public employee retirees). It is about time that the injustices affecting them are corrected, as time is not something on which they

can count!

We enter this legislative session pointing out the fact that bills are passed for teachers or public servants while completely ignoring retirees. Only one bill that has passed in the last seventy-one years involving teachers included retirees. That bill, passed in 1988, involved those who elected Option C and had their beneficiary predecease them. As of 1988 they were allowed to pop-up to Option A.

For too long retirees have been forgotten and ignored. This cannot continue. We pledge to educate you on the bills that are filed to correct so many of the injustices that exist. United we will be heard and prevail!

Are You Angry Yet?

We have all heard about the hard times we are in, that there is no money, that funding to cities and towns must be cut. We are told of the high unemployment rate nationwide and how it is affecting our state.

How hard really are the hard times when the members of the legislature will get a 5.5% raise, not on the first \$12,000 of their salary, but on all of their \$58,237 base salary to bring it to a healthy \$61,440 not counting the amounts they get for being a Chair or Vice-Chair. Remember this when you speak to them about correcting the injustices in our legislation when it comes up for a vote.

From My Desk to Yours
Marie Ardito

Medicare

In addition to receiving the MRU Matters Newsletter you should also be receiving **The Advocate** nine times a year. Each edition has a section called "Retirees Corner." In the February edition I will be writing an extensive article on Medicare that I encourage you all to read. Periodically I hear from members who have been hit with the Medicare B Penalty or the Medicare B Surcharge. In the Advocate edition I will go into great detail regarding each of these issues and Medicare in general.

Dental Plans

A member has requested information and help in being able to find a dental plan that is good. She is not part of a Group Insurance Community and would be joining the plan as an individual. I need information. If anyone can help me out on this I would greatly appreciate it.

Senior Discounts

Are you aware that Dunkin Donuts gives a senior discount for purchases made by a senior? I was not. It was only when I heard a gentleman next to me indicate that he was a senior and was given the discount that I learned of it. There is no confusing the fact that I am a senior but never in any Dunkin Donuts was I informed that I was entitled to a discount. They give it but they do not advertise it. So, if you are aware of any other discounts that are out there that are not advertised please let me know so I can share it with the membership.

Computer Viruses

Recently, I learned that the vehicle by which those wishing to spread a computer virus is to make it appear that you are being given something for nothing. Just prior to Christmas I received something that was supposed to be from McDonald's about a Christmas gift being given to customer. I forwarded it to my daughter and it contaminated her computer when she opened it. The young man who fixed the computer said it was the McDonald email that carried the virus. His advice is never open an attachment from a company that you have not solicited information from because this is the main way in which viruses are spread.

Save the Date

On Tuesday, May 5, 2009 MRU will hold its **Fourth Annual State Meeting** at the Hillview Country Club in North Reading.

On arrival you will receive either coffee or tea. A sit down dinner will be served after the business meeting with a choice of baked haddock or baked stuffed chicken.

The price, including tax, and gratuity will be **\$15 for MRU members** and **\$18 for guests**.

We are honored to have as our guest speaker **Channel 7 News Investigative Reporter, Hank Phillippi Ryan**.

More about this, the menu, and the agenda for the morning will appear in the March newsletter. So, please, **SAVE THE DATE**.

We are aware that many schools have monthly breakfasts or lunches with their retirees. If you would like to have your May get together coincide with our State Meeting we will be happy to reserve a table or two for your group. Tables accommodate anywhere from 8 to 10 people. Where can you go and get so much as our State Meeting is offering!

Email esther.chamberlain@comcast.net and Indicate how many tables you will need.

Payment and menu selections will be found in the March newsletter.

Nominations Being Accepted

At the May 5, 2009 **State Meeting of MRU** there will be a vote taken for President, Vice-President, Secretary and Treasurer of the Organization as well as two Board of Director positions to be voted on each for a three-year term. The Board meets at least four times a year and is the policy making body of the organization.

Nominations for all of these positions should be sent to the Nomination Chairperson, Marianne Peresky 10 Smith St. Chelmsford, MA 01824 or emailed to her at mjpezra@comcast.net.

Nominations should be mailed by March 1, 2009 so that the names of the nominees can appear in our March newsletter. Nominations will also be accepted from the floor at the meeting.

MRU'S LEGISLATIVE AGENDA FOR 2009

Retirement Security Bill

Rep. David Nangle is filing our Retirement Security Bill. This bill is directed toward those who retired prior to January 1, 1990. It addresses the low pensions of approximately 8,000 teachers who retired prior to that date. In the survey conducted early in 2008 approximately 9% of 5,000 responded. This number and justifies the need to address the pensions of this group.

A formula is used to increase their pensions. It takes the whole number of years worked times the whole number of years retired multiplied by two. The figure attained accounts for the increase in their pensions. For example a person who worked 22 years and is retired 30 years would receive a \$1,320 increase in their pension ($22 \times 30 = 660 \times 2$). Once applied the increase is permanent. It is a one-time increase to pension but attached permanently. This will not be in lieu of a COLA for that year but in addition

Why is MRU proposing this instead of a minimum pension bill? We feel in many respects the minimum pension is unfair. Our bill does not lump all those who are over 25 years of service in the same pool of getting the same benefit. A person retiring this year with 40 years of service did not get the same pension as someone with 25, yet we expect retirees to take the same amount irrespective of the number of years as long as they made the 25. We are also concerned about the person who has 24.9 years of service? For one month they are compelled to exist on a paltry pension well below the minimum.

The approximate cost of the bill will decrease, as this population is dying off. New members will not be added.

Veterans' Bill

Rep. Paul Donato, legislator from Malden and Medford, has agreed to file the Veterans' Bill. What this will do is enable those who retired prior to 1996 to get the same benefits as those who were actively teaching or working in the public sector of Massachusetts. Namely, they would be able to add up to four years of their service time to their creditable service for retirement providing that amount not exceed 80%.

To serve one's country is not only a patriotic act but also a financial sacrifice to the one serving as well as to the family left behind. Those who worked in the public sector of MA and were retired prior to 1996

continue to pay for that service throughout their retirement years, as the members of the 1996 legislature forgot them when the Veterans' Bill was passed. Let us work together in thanking those who served by correcting this injustice.

COLA Bill

We have asked the Public Service Committee to file the COLA Bill that was recommended out of committee at the end of the last public hearing on the COLA bills. We feel this is the best bill addressing the COLA increase. The reason is because it makes the increase automatic every four years without having to go back and revisit the issue. We are going into our twelfth year without a COLA Base increase and over the years we sacrificed. It is reminiscent of other periods in the past when COLA's were denied.

Sean Fitzgerald, Chief of Staff to Jay Kaufman, the present Chairman of the Public Service Committee, spoke to the Chairman about the issue. Mr. Fitzgerald called and reassured me that Chairman Kaufman and the Committee does plan to re-file the legislation. MRU will be supporting this bill and does not want to contribute to the situation in which legislation to address this matter is constantly put off while bills on the COLA are studied. The COLA Base increase has been studied to death. It is time now to do something that will address it for the future. The Public Service Committee bill increases it based on a percentage of the highest monthly Social Security being given at the time. Its goal is to have the COLA Base be determined on the maximum yearly Social Security paid.

In addition the Public Service Committee Bill states that the COLA percentage be based on the Consumer Price Index as determined by the Social Security Administration or 3%, whichever is greater. This is an important piece to include.

We recognize that the ultimate goal is to have the COLA based on one's total pension but that is too great a jump to take without steps in between. We will be supporting and asking our membership to support the Public Service COLA Base increase legislation.

Reduction of Option B and Option C Penalty

Representative Thomas Golden is filing the bill that would allow those retired prior to July 2004 to have the penalty of their Option B reduced from 3% to the 1%

granted to those retiring after that date. The Option C amount would be reduced to the amount granted to those retiring after that date which would be almost ½ the penalty granted to those retired prior to that date.

We had this bill filed in the session that just ended and it was voted out of Public Service Committee with an attachment. The attachment excluded the correction of the Option B penalty reduction. This is the bill other organizations and retirement systems want. We want the correction for the both groups that were addressed in the July 2004 reduction. It is the only fair thing to do.

All those who elect Option C are allowed to pop up to Option A if their beneficiary dies. Thus they do not continue to pay a penalty when there is no benefit for someone else and this is fair. Yet those who elect Option B continue to have the penalty when there is nothing left in their funds to leave to someone else. We are not disputing that but rather we take issue that the amount of penalty for those retired prior to July of 2004 is three times what it is for those who retire after that date. Those who retired prior to 1994 and took B have nothing left in their account and still pay

GIC Bill

Senator Elect Ken Donnelly has agreed to re-file the GIC Bill that was filed by former Senator Bob Havern. When enacted, the Commonwealth paid all or part of the Medicare B premium for those under the GIC plan because they forced them to take Medicare B. When Jane Swift was governor, she rescinded this benefit to balance her last State Budget.

At the time this happened I tried to get seniors to oppose the measure and get it reinstated immediately. To allow the state to do this would give a blessing to every city and town that managed their retiree's health care to do the same to balance budgets. Not only have they done this but as stated in the last newsletter many have adopted Section 18 of 32B of the General Laws forcing retirees who are eligible to go on Medicare. As a result, cities and towns receive a generous kickback from the Federal Government, an amount they can spend as they wish.

Let's send the message to Beacon Hill that they should reverse Jane Swift's actions and restore the payment by passing this bill.

We are aware that there are some states that pay the health care of retired public employees. We accidentally discovered this when soliciting help getting signed petitions from those working in other states with retired public employees. We will be studying

this matter more closely in order to have something to add to our testimony on this bill. We will share our findings with you.

Maternity Bill

Senator Susan Fargo has agreed to re-file the Maternity Bill that will allow those who retired prior to September 2000 to receive the same benefits as those who were teaching at the time. Namely, that if they had a child prior to January 1975, they could add the time they were on leave up to a maximum of four years, to their service time providing the benefit does not exceed the 80% mark allowed.

A member of the MTRS said at the time of its passage that the Maternity Bill attached to Retirement Plus was the correction of an act of discrimination. Let us do justice to those who retired prior to September 2000. There are less than 2,000 of them.

We do not want to hear they do not have the money. They found the money to give it to those who were working at the time. They were not only able to use the service to retire with a better benefit, but in most instances this service also counted toward the thirty years needed to make it possible for them to make use of Retirement Plus. We are happy they received the benefit, but feel that this benefit should be extended to those retired at the time.

This is definitely a woman's issue and may be the reason why the members of the Legislature find it easy to ignore. The maximum amount that will be added to a person's pension when this is passed is 10%. The average amount will be more like 6% to 8%.

Please see page 16 "Women in Education" section taken from our booklet, ***The Finest but Forgotten Generation***. This is on the MRU website.

retireesunited.org

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

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Patricia A Delaney, Editor
pdelaney@retireesunited.org

Homework

Legislation will be filed on January 14, 2009. We ask that you help with the process for getting these bills passed by calling your local Representatives and Senators and ask them to do the following:

Ask them to call Senator Susan Fargo's office and sign on to co-sponsor the Maternity Bill for those retired prior to September 2000 that she filed for Massachusetts Retirees United.

Ask them to call Representative Paul Donato's office and sign on to co-sponsor the Veteran's Bill for those retired prior to June 1996 that he filed for Massachusetts Retirees United.

Ask them to call Representative Thomas Golden's office and sign on to co-sponsor the Reduction of both the Option B and Option C amounts for those retired prior to July 2004 that he filed for Massachusetts Retirees United. Stress with them you want both option reductions addressed.

Ask them to call Representative David Nangle's office and sign on to co-sponsor the Retirement Security Bill which will give an increased pension to those retired prior to January 1990 that he filed for the Massachusetts Retirees United.

Ask them to call Senator Ken Donnelly's office and sign on to co-sponsor the Reinstatement of part of Medicare B payments by the State that he filed for Massachusetts Retirees United.

Ask them to call Representative Jay Kaufmann's office and sign on to co-sponsor the COLA Bill that the Public Service Committee filed.

These phone calls should be made upon receiving this newsletter as there is only about a week from the filing date that they can sign on to co-sponsor bills.

FYI FROM THE MTRS WEBSITE

Our retirement checks are issued on the **check mailing date** and **payable on the direct deposit date**. If you receive your check before the date payable, please do not cash it until the payable date.

Month	Direct Deposit Date	Check Mail Date
January	January 30	January 28
February	February 27	February 25
March	March 31	March 27
April	April 30	April 28
May	May 29	May 27
June	June 30	June 26
July	July 31	July 29
August	August 31	August 27
September	September 30	September 28
October	October 30	October 28
November	November 30	November 25
December	December 31	December 29

Buyer Beware

In the December 5, 2008 issue of *The Boston Globe* there was an enlightening article about AARP. It seems that AARP, like other organizations, gets a kickback from the products it endorses. Many organizations raise money this way. It is understandable. What is distressing, however, is the increased amount people pay for the products that AARP endorses.

The story surfaced because a member of that organization bought car insurance from a company listed by the organization. They claimed he would save money. He didn't. When he later compared what he was paying with a dozen other companies he found that he was paying twice the average. Apparently, AARP takes some of the premium before it is sent to their endorsed company.

The profits to AARP from its endorsements is in the hundreds of millions range. According to the article, in 1999 monies from endorsements accounted for 11% of its revenue and in 2007 it accounted for 43% of its \$1.17 billion in revenue.

The biggest conflict of interest that AARP exercised was the support of the 2003 Medicare package that included the confusing and controversial Medicare D. The organization has a supplemental Medicare insurance plan from which they realized tremendous profits as a result of this legislation. They lost well over 15,000 members in one day in protest to AARP's position on this legislation. Their response was that they were not concerned because seniors would stay with them due to the discounts they provided.

We caution you to shop comparatively to make sure that organizations indeed offer savings. Also at this time we want to assure you that your membership is important to us, as is your right to privacy. We do not share our membership list with vendors or solicitors nor do we receive any kickback from endorsements.

ABOUT MEMBERSHIP CARDS

The AFT has informed us that membership cards will be issued for new members.

They are not mailed first class, so it will take about one month for members to receive them. The cards come in a folded mailer and are paper. Don't throw them out by mistake!

TRAVEL WITH BETSY MASUCCI ON A VOLUNTEER VACATION

Do you love to travel but are not sure where to go or don't have a travel companion? Are you looking for a meaningful experience? Consider a "volunteer vacation," which combines both service and travel.

To commemorate my retirement I recently took a "volunteer vacation" to the Puglia Region of Italy located on the heel of the boot. I served with ten other volunteers and the Team Leader all from various parts of the United States. The accommodations were excellent, a resort about twenty minutes outside the town of Ostuni where the school is located. The meals and transportation were provided as promised.

We also had the option to try some of the local restaurants in town which some of us did. I signed up for two weeks but five of the volunteers chose only to serve for one week. Since I was traveling alone I had the option to be matched with a roommate but I chose to pay the single supplement and have my own room as did several other single women.

Eight of the volunteers served at a local high school while two others and I helped out at an elementary school in Ostuni. We worked with the three English teachers in grades one through five. Since the children's English vocabulary was very limited our lessons primarily consisted of introducing ourselves and answering simple questions posed by the students such as, "What is your favorite color, food, number?" The teachers were happy to have us show our states on the map and give a little background information to the students. We also taught the children "The Hokey Pokey."

The excitement and energy of the students was no different from that of their American counterparts. I enjoyed comparing the school building and teaching practices to those to which I was accustomed. I also had the opportunity to visit

surrounding towns during free time. Alborobello, home of the "trulli" dome-shaped homes and Matera, and a tiny Bethlehem-

like town where Mel Gibson's movie, "The Passion of Christ" was filmed were among my favorites.

The program in which I participated is "Global Volunteers" based in Minnesota. I had to pay all expenses which I have been assured will be tax deductible as a charitable contribution. I was very pleased with all aspects of the trip.

The Team Leader was very organized and having previously lived in the area for two years was a great resource. I thoroughly enjoyed the experience. Not only was it rewarding to give of my time in the classroom but I also derived much pleasure in visiting an area less visited by tourists.

Prior to my trip I was frequently in contact with a Global Volunteers representative by the name of Greg Copley. He was very helpful and accommodating always very prompt in returning my calls. If anyone would like further information about the program to Italy or to the various other locations where one can serve you can contact

Global Volunteers at [Š globalvolunteers.org](http://globalvolunteers.org) or

1-800-487-1074.

Betsy Masucci betsy817@comcast.net

In Memory

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

Clifford Bullock - Lowell Public Schools

Frances A. Posley - Springfield Public School

William Barnes - Concord-Carlisle Public School

John L. Geary - Needham Public Schools

Thomas Grady - Lowell Public Schools

Francis W. Gunville - Weymouth Public Schools

Elynor McCarthy - Lynn Public Schools

Martha Clapp - Norwood Public Schools

Earl Vermillion - Quincy Public Schools

Edward Wright - Fall River Public Schools

Dick Doyle is an MRU member who shares his journey about writing his teaching memoirs with us.

***Winston Churchill was a Catholic Priest* – Part 1**

By Richard Doyle

This past December about five years after I had written my memoirs, ***Winston Churchill was a Catholic Priest***, it was finally published. Looking back it was quite an experience!

It all began when I would correct papers in the teachers' room. I would read aloud funny test answers, from whence came the title. Once the laughs subsided, my colleagues would encourage me to write a book.

I started saving material gathered from my 37 year career teaching in Newburyport. During my tenure other things happened that I thought should be included in a book if ever I would write it. I had directed and produced 25 plays and become President of the Newburyport Teachers' Association. Many of these activities weren't exactly humorous so the scope of the book changed.

After retiring seven years ago, I decided to put "words to paper" via my trusty computer. Memories flooded back as I wrote. Whenever something new came up I wrote. Eventually, I had lots of material for these memoirs. I started to look for a publisher, and contacted the major publishing houses like Random House and Simon & Schuster, but was told that I needed an agent. I had no idea how to get an agent so I went online. I discovered that agents were expensive and since I wasn't famous I knew I was running into a stonewall. I also learned that there wasn't any real call for memoirs these days!

So, I put the idea of publishing the book on hold, but never completely abandoned it. Friends would ask about my book and I would recite my problems. Then last year I attended the AARP Convention in Boston; one of the workshops was on memoir writing. During the question and answer session, I described my plight. The presenters welcomed me with open arms and reassured me that they had numerous contacts for people like me. That opened the door.

I finally connected with a publisher in Indiana, Authorhouse. This establishment was exactly what I needed. They helped me every step of the way in getting my manuscript published. They knew how to handle a first time author like me!

PART 2 OF THIS ADVENTURE WILL APPEAR IN THE MARCH NEWSLETTER - STAY TUNED!

Membership Renewal is Here

Every organization adopts a plan for the renewal of members. MRU shares its process with you. January is renewal month. Because of this some members get a few extra months of membership free in their first year. It is very difficult to manage renewals based on the exact month of application. Most retirement groups follow this procedure.

We rely on volunteers rather than paid staff to conduct our business and because we want to keep this spirit of volunteerism alive as long as possible, we strive for efficiency with respect to renewals. One year ago our Board of Directors approved a two-year membership for \$35; membership for one year remains at \$20.

Because we try to keep overhead to a minimum, most dues collected go directly into member benefits rather than salary. This year we sent a mailing to survey approximately 5,100 of our most senior teacher retirees. The data compiled as a result of the survey justifies the need for the House and Senate Bills we are filing on Beacon Hill. The booklet entitled ***The Finest but Forgotten Generation*** is one of the big projects made possible by the dues collected through membership in our organization. You can read this on the MRU website.

If you feel we have the wrong renewal date for you, email us at: contact@retireesunited.org or call the office at 1-800-680-6077 and leave a message. We will get back to you. If anything in your address label is incorrect, please let us know, no matter how minor it is. Our newsletter and ***The Advocate*** are mailed at a presorted rate. The post office will not deliver either one if there is any discrepancy in the address like an incorrect street address, zip code or other, as all processing is done through automation. Presorted mail is not returned to us, and so it prevents us from knowing that you did not receive the mail. We really want to make sure everything on your label is correct.

If you have email, we would appreciate having your address, as it is extremely helpful when sending updates on legislation. Legislative information is often time sensitive and email is the only means to let you know ASAP. Be assured that members' addresses and email addresses are not shared with any vendors.

Application for Renewal is on the back cover. Please consider renewing immediately.

MASSACHUSETTS RETIREES UNITED

314 Main Street
Wilmington, MA 01887



APPLICATION FOR RENEWAL

NAME _____

ADDRESS _____

CITY, STATE, ZIP _____

TELEPHONE _____ EMAIL _____

RENEWAL: 1 year \$20 _____ 2 years \$35 _____

Please make check payable for the appropriate amount to **Massachusetts Retirees United**.

Mail to: **MAssachusetts Retirees United - PO Box 4015 - Chelmaford, MA 01824-0615**

PLEASE DO NOT SEND CASH