



# Matters

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

## SHE SAID HE SAID

Beacon Hill has more than its share of people who have been elected and re-elected and never leave a mark on the politics of the place. That cannot be said of Katherine Clark. In March 2008 she was first elected to the



House of Representatives representing Melrose and Wakefield. Less than three years later, in January 2011, Katherine Clark was sworn in as a Massachusetts State Senator representing Lynnfield, Malden, Melrose, Reading, Stoneham, and Wakefield. She was appointed as Chair for the Joint Committee on Public Service and Vice Chair of the Joint Committee on Community Development and Small Business. She also serves as a member on the Joint Committees on Education, Public Health, Public Safety, Homeland Security, Veterans and Federal Affairs, and Senate Committee on Post Audit and Oversight. Senator Clark is a member of the Advisory Council for the Department of Early Education and Care. In early 2011, Senator Clark was appointed to the Center for Women in Politics and Public Policy Advisory Board at the University of Massachusetts Boston.

Senator Clark's professional career includes service as a prosecutor, school committee member, General Counsel for the Massachusetts Office of Child Care Services, and Chief of the Policy Division for the Massachusetts Attorney General. She has been an advocate for seniors, the environment and social justice as a top policy maker. Katherine is a graduate

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In November 2010, State Senator Michael J. Rodrigues (D-Westport), was elected to serve as the new Senator for the First Bristol & Plymouth district that included Westport, Fall River, Free-

town, Lakeville, Rochester, Somerset, and Swansea. Senator Rodrigues was appointed Chairman of the Joint Committee on Children, Families & Persons with Disabilities and Vice Chair of the Joint Committee on Labor Workforce Development. He also serves as a member on the Joint Committees on Elders Affairs, Financial Services, Higher Education, State Administration & Regulatory Oversight, and Community Development and Small Business.

Prior to his election to the Massachusetts Senate he served 14 years as State Representative for the Eighth Bristol District. Throughout his tenure in the House of Representatives, he had the great privilege to serve in leadership positions on a number of committees. In this past legislative session he served as Vice-Chairman of the Committee on Public Service, Chairman of the Joint Committee on Labor and Workforce and Chairman of the Joint Committee on Consumer Protection and Professional Licensure.

Senator Rodrigues graduated from the University of Massachusetts-Dartmouth. He is President and Treasurer of ABC Floor Covering, Westport, MA. He served as a member of the Westport Finance Committee, 1987-1994, and was committee chair-

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of St. Lawrence University, Cornell University School of Law, and the Kennedy School of Government at Harvard University.

In 2010 Citizens for Public Schools recognized her for her work with the mentally ill. In addition to this, the Department of Mental Health named her Legislator of the Year. For her untiring efforts to end domestic violence, Katherine received The Beacon Award from the Boston Area Rape Crisis Center.

The reason Senator Katherine Clark appears in the pages of **Matters** is because she championed our "Maternity Bill"! As Senate Chairperson of Public Service she was present at the hearing during which our bill was heard. She listened and more importantly she acted! She had the bill attached to the Senate version of the Pension Reform Bill and in less than four months it was sitting on the Governor's desk and signed into law. To her this was a matter of justice, as retirees had been overlooked in the original bill and this was something that needed correcting. As a mother of three sons, she realized the discriminatory practice that had existed in forcing women out of the classroom because they were pregnant. The fact that it was corrected for some and overlooked in others did not sit well with her.

It is refreshing to know a politician like Senator Clark who sees her job as one who serves, but more importantly to correct what needs correcting. Massachusetts is fortunate to have someone of Senator Clark's caliber on Beacon Hill and MRU is grateful for having her champion one of its bills! Thank you, Senator Katherine Clark, for what you have done for retirees .

### **Veterans' Bill**

We have sent a survey to all who retired from the Massachusetts Teachers' Retirement System and teachers in the Boston Retirement System who are classified as veterans and retired prior to July 24, 1996. In the next issue of Matters we will share with you the results of this survey. Based on the findings to date there are about 12% who retired at the full 80%; they will not receive an additional benefit. Originally there were 674 names given to us from the MTRS of veterans. In the ten months since 17 of these fine men and women have died. We do not feel this bill is going to be that expensive. Please let's get this bill moving. Ask your representative and senator to call the Members of Public Service and ask that they favorably move HO1595 out of the Public Service Committee.

"The willingness of America's veterans to sacrifice for our country has earned them our lasting gratitude" (Miller) Let's all say thank you to them by working to get this bill all the way to the Governor's desk!

man from 1992 to 1994. He was President of the University of Massachusetts-Dartmouth Alumni Association Board of Directors from 2002 to 2006, and currently continues to serve on the Board of Directors. He is a member of the Prince Henry Society, Fall River Chapter; Westport Lions Club; Westport Democratic Town Committee; National Federation of Independent Business; Westport Business to Business; Westport Youth Athletic Association; Portuguese American Scholarship Foundation; and National Conference of State Legislators.

Serving as State Representative he received numerous awards over the past years for his dedication and services. These include, but are not limited to: MASS Skills USA-VICA Appreciation Award, Friends of PACE (Parents Alliance for Catholic Education) Award, MA Police Association 2000 Legislator of the Year, Mass Medic's Legislator of the Year Award in 2006, BIO Legislator of the Year in 2007, and the Massachusetts Bio-Education Foundation Award. In 2010 he was distinguished by the President of Portugal with the Medal of Prince Henry the Navigator. In 2011, he received the Portuguese American of the Year award from the Prince Henry Society of Massachusetts, Fall River Chapter.

Massachusetts Retirees United is grateful to Senator Rodriques for filing our bill, which allows those who return to public sector work after retirement to improve their earnings. Previously, one could only make the difference between what their pension is and what their salary would have been had they remained working in the position from which they retired. This amount is increased by \$15,000.

Thank you, Senator Rodriques for taking care of this matter and for all that you do on Beacon Hill.

### **In Memory**

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

**John D. O'Brien**

retired from Billerica Public Schools

**Jean G. Anderson**

retired from Pittsfield Public Schools

**Robert F. Loranger**

retired from Billerica Public Schools

**James Hanley**

retired from Billerica Public Schools

# MRU LEGISLATIVE SURVEY

Jim Lucia

During the last session of the Massachusetts State Legislature, Massachusetts Retirees United, with the help of its members, was successful in securing two important benefits for our members; **An Act Relative to Maternity Benefits** and **An Act Relative to Payment of Pensioners**. Both of the Acts became part of the **Pension Reform Law**. In the first instance, an Act Relative to Maternity Benefits, teachers who resigned due to maternity or were on unpaid leave of absence prior to January 1975 can add up to four years of additional creditable service towards retirement benefits. In the second instance, An Act Relative to Payment of Pensioners, retirees can earn an additional \$15,000 for work after retirement. We need your help in forming our legislative agenda for the next session. Please take some time to review our **SURVEY**, leave comments, make suggestions, and return it to us either via email or snail mail.

## SURVEY:

1. At the national level we are hopeful and continue to fight for the repeal of the Social Security GPO (Government Pension Offset) that denies spousal Social Security benefits if the survivor receives a state pension, and the WEP (Windfall Elimination Provision) that penalizes state pension retirees who have also contributed to Social Security by working at part time jobs.

**Please let us know if you want us to continue this battle.**

2. At the state level we will continue to press for an increase to the base for the Cost Of Living Adjustments. It has been increased from \$12,000.00 to \$13,000.00 giving us a huge \$30.00 per year increase! We would like to press for the base to be at least \$16,000.00. **How do you feel about this?**

3. We will continue to argue for fairness for the Option B and Option C retirees who retired prior to July 2004. This bill would give those retirees the same rates for those two options as the current retirees enjoy. **Comment.**

4. We are dedicated to veterans and hope for passage of our Veterans' Bill which will add up to four years of creditable service towards their total years for all who retired prior to July 24, 1996. **Comment.**

Now it is your turn. What issues that affect you as a former teacher, retiree, home owner, Social Security contributor, consumer, Medicare recipient, or widow or widower, do you want us to fight for. Please let us know. You are the best line of defense against those who want to scapegoat retirees as the group that is destroying the economy of our country. You have to be involved and informed all the time. That is one of the missions of the MRU.

**Please help yourself by helping us with this survey!**

**[Look online at retireesunited.org for a link to this survey and one on Working and Volunteering in Retirement.](http://retireesunited.org)**

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The following people contributed articles  
to this Newspaper.

Greta Baressi  
Marie Ardito  
Jim Lucia

## Maternity Bill Update - M. Ardito

As you know the Governor has signed the Maternity Bill, which goes into effect in April 2012. A Retiree Bulletin will be included with the 1099R mailing that you will receive at the end of this month. The Maternity Bill is now officially known as Chapter 176.

In the Retiree Bulletin there will be a summary of all of the provisions of Chapter 176 affecting retirees and survivors, and around the end of February, the MTRS plans to send a letter and application for maternity leave to all the women who retired before September 1, 2000 who are not already at the maximum 80% benefit.

I will be receiving a draft of the materials and will have input with the MTRS. It is our joint wish to make the process as easy as possible both for the retirees and the MTRS staff.

Please have any of your friends, relatives, and former colleagues who think they may be eligible for this benefit to contact me with any questions they may have either at mardito@retireesunited.org or by calling the office at 1-617-482-1568 and leave a message with their phone number and I will call them back.

## WEP/GPO UPDATE

After months of trying to get a Senate version of the repeal bill filed by the Senator from California, our own Senator John Kerry filed the bill. Senator Susan Collins of Maine is the chief co-sponsor of S2010 for the complete repeal of the Windfall Elimination Provision and the Government Pension Offset.

To date the complete Massachusetts delegation with the exception of Congressman Neal has signed on to the House Version **HR1332**. Members in his district please get the phones ringing and the emails sent. There are 146 signed on to co-sponsor the House Bill. Those in other states, click on <http://www.marieardito.com/tally.html> to see if your member of Congress has signed on to co-sponsor **HR1332**. A yes after their name means they have, nothing means they need a nudge from you!

To contact your member of Congress in either the House or Senate go to <http://www.contactingthecongress.org/> click on your state and their email address will appear. Your message to them should be simple, please sign on to co-sponsor **HR 1332** if writing to a member of the House or please sign on to co-sponsor **S2010** if writing to a Senator. State some reasons why you consider the **WEP/GPO** unfair.

We are not double dippers. We contributed to both our pension and to Social Security if we worked in the private sector. If the government does not want to give us our full Social Security then they should simply let us work without contributing. Unfortunately, they take our contributions knowing full well they are not going to return the amount they should.

It will be very interesting to see if Massachusetts voters are able to get Senator Scott Brown to sign on to **S2010**. He steadfastly refused to sign on to the repeal in the last session, maybe the Senate battle in which he is involved will make him listen to our request.

Will we get it in this session? I don't know but I do know that we will not be successful if we do not try. MRU members, in case you have not guessed it yet, you belong to an organization that will not quit when it involves an issue for you!

**“Never, Never, Never, Quit.”** These words of Winston Churchill compel us all. MRU won't quit until we have what is fair for you!

## From the Desk of Marie Ardito

### Travelers

Starting January 24, 2012, airlines will no longer be able to hide taxes and fees. They must now include those in the advertised fee and this includes disclosure of baggage fees when passengers book a flight. Air-

lines will be fined if they do not include baggage cost on the e-ticket confirmation. If you make a reservation at least one week before the flight's departure, you have up to 24 hours after you make the reservation to cancel without penalty as long as the purchase was made through the airline website or through a travel website. Airlines must promptly notify travelers about delays that are going to be over thirty minutes. No longer will airlines be able to bump up the price of your ticket once you have purchased it.

### Please

Very often members ask what they can do to help the Organization. As you are aware all of us involved in MRU hold volunteer positions. We are privileged to give our time to try to make life better for retirees. You can help to make life better for us by giving us your email address so we can keep you updated on issues. Notify us when you have an email address change, and if possible select the two year renewal choice instead of the one to cut in half renewal processing.

### Thank You

Thank you goes a long way with members of the legislature. Please email or call Senator Katherine Clark's office and thank her for what she did to get the Maternity Bill passed and Senator Rodrigues' office for his work on getting the \$15,000 increase in what retirees can make in a public sector job. Be sure also to call your local representative and senator for the support they have given to our bills; and Senator Kerry's office for filing the Senate Version, S2010, of the repeal of the WEP/GPO.

I thank you, the great members of MRU, for giving us a banner year with all your calls, emails and support of the bills we have filed and the ones that were passed!

## Open Check Book

At the end of 2011, the Massachusetts Teachers' Retirement System, as part of the Commonwealth's Open Checkbook initiative will be publishing certain pension information online.

Open Checkbook was created as part of an effort to increase overall state fiduciary transparency. The initiative was mandated by the 2011 state budget and is cited in M.G.L., Chapter 7, Sec. 14C.

### What WILL be visible on Open Checkbook:

Your name  
The school district from which you retired  
Your retirement date  
Your monthly pension  
Your annual pension

### What will NOT be visible on Open Checkbook:

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Cont'd from p. 4

Your address

Your Social Security number

Your bank information

Pension information for survivors, beneficiaries and dependents

The following is also included as part of the pension reform:

**Members who retired before 5/18/2004 and married a same sex spouse before 5/18/2005 can apply to change their retirement option to Option C. Applications must be received by 7/1/2012.**

## Upcoming Seminars

### Protecting Your Nest Egg

In this two hour seminar, presented by Elder Law Attorney Mary Howie, she will present information concerning Wills and Trusts, and what option is best for you. She will explore in detail Trusts (irrevocable and revocable) Gifting, Medicare Qualifying Trusts, Probate, Joint Tenancy, Direct Transfers upon death, Aid and Attendance and much more.

**Saturday, March 10, 2012, ten to noon**

**Saturday, April 28, 2012, ten to noon**

**Presidential Park, 214 Main Street, Unit 105, Wilmington, MA**

### To Move or Stay Put

This comprehensive two hour seminar will focus on the pros and cons of moving or staying put, as well as various housing choices and the legal ramifications for some of these choices.

**Saturday, March 24, 2012, ten to noon**

**Presidential Park, 214 Main Street, Unit 105, Wilmington, MA**

### Living In Retirement as an Informed Retiree

This two hour seminar directed toward those who retired with a Massachusetts public service pension deals with many issues confronting retirees. Among the issues are Working in Retirement laws, Health Insurance and Medicare, Medicare B Penalty and Surcharge, the pitfalls and how to avoid paying double state tax on 403b or Tax Sheltered Annuities, and much, much more.

**Saturday, April 14, 2012, ten to noon**

**Presidential Park, 214 Main Street, Unit 105, Wilmington, MA**

**All Seminars are free to participants.**

Register by email [mardito@retireesunited.org](mailto:mardito@retireesunited.org) or call 1-617-482-1568. Make sure to give name, number attending and seminar for which registering. This registers you and eliminates the need for follow-up phone calls unless you have a question.

## A RETIREE REMEMBERS

JIM LUCIA

Being a member of the Massachusetts Retirees United is like being a member of a large extended family who share the same memories, experiences, history, and expectations. Our parents were part of what has been called the greatest generation of Americans who lived through the Great Depression and defeated two enemies on two different fronts. We are products of that generation. Growing up we were constantly reminded about the value of a dollar and saving for the next great depression. We finished all the food on our plate because there were children starving all over the world. Somehow eating my food saved those kids! I never understood that logic!

We worried about the spread of Communism, the Domino Effect, and the atomic bomb. In school we had air raid drills where we would duck and cover and hide under our desks in case there was an atomic bomb attack. Imagine that! Who would have thought that a thin piece of wood above my head would protect me from thermo nuclear death!

We danced to the music on vinyl records, listened to rock and roll on transistor AM radios, learned our science from Mr Wizard, talked on dial telephones waiting many times for the other 'party' to hang up, dialed only five digits and later added a two letter prefix, and used slide rules to make mathematical calculations.

It's great to be associated with people who remember when: girls wore ugly gym uniforms, it took five minutes for the black and white TV to warm up, there were only three channels on TV, pulling into a gas station and having your windshield cleaned, oil checked, and gas pumped without asking all for free every time, Coke shaped wax bottles with colored sugar water inside, soda machines that dispensed glass bottles, coffee shops with tableside jukeboxes, and home milk delivery in glass bottles with cardboard stoppers left in an aluminum lined box on the side steps.

Our list of memories would also include: P.F.Flyers, Howdy Doody, 45's, Green Stamps, Hi-Fi's, metal icecube trays, Studebakers, tinkertoys, erector sets, Lincoln logs, Ipana toothpaste, Kate Smith, Kookla, Fran, and Ollie, Miss Francis, Ding Dong School, 15 cent McDonalds burgers, 19 cent gallon of gas, polio scares, fall out shelters, Edward R. Murrow, Jack Parr, Hopalong Cassidy, the Cisco Kid and Poncho, Sargent Preston, Topper, Our Miss Brooks, the Joan Davis Show, Don Kent, Dave Garroway, and J. Paul Muggs.

**Ah.....sweet memories!**

## Federal Income Tax Filing Date - April 18, 2012.

For most taxpayers, the 2011 tax filing season starts on schedule. However, tax law changes enacted by Congress and signed by President Obama in December mean some people need to wait until mid to late February to file their tax returns in order to give the IRS time to reprogram its processing systems.

Some taxpayers – including those who itemize deductions on Form 1040 Schedule A, will need to wait to file. This includes taxpayers impacted by any of three tax provisions that expired at the end of 2009 and were renewed by the Tax Relief, Unemployment Insurance Reauthorization, and Job Creation Act Of 2010 enacted Dec. 17. Those who need to wait to file include:

\* Taxpayers Claiming Itemized Deductions on Schedule A. Itemized deductions include mortgage interest, charitable deductions, medical and dental expenses as well as state and local taxes. In addition, itemized deductions include the state and local general sales tax deduction that was also extended and which primarily benefits people living in areas without state and local income taxes. Because of late Congressional action to enact tax law changes, anyone who itemizes and files a Schedule A will need to wait to file until mid to late February.

\* Taxpayers Claiming the Higher Education Tuition and Fees Deduction. This deduction for parents and students – covering up to \$4,000 of tuition and fees paid to a post-secondary institution – is claimed on Form 8917. However, the IRS emphasized that there will be no delays for millions of parents and students who claim other education credits, including the American Opportunity Tax Credit extended last month and the Lifetime Learning Credit.

\* Taxpayers Claiming the Educator Expense Deduction. This deduction is for kindergarten through grade 12 educators with out-of-pocket classroom expenses of up to \$250. The educator expense deduction is claimed on Form 1040, Line 23 and Form 1040A, Line 16.

In addition to extending those tax deductions for 2010, the Tax Relief, Unemployment Insurance Reauthorization, and Job Creation Act also extended those deductions for 2011 and a number of other tax deductions and credits for 2011 and 2012 such as the American Opportunity Tax Credit and the modified Child Tax Credit, which help families pay for college and other child-related expenses. The Act also provides various job creation and investment incentives including 100 percent expensing and a two-percent payroll tax reduction for 2011. Those changes have no effect on the 2011 filing season.

The IRS will announce a specific date in the near future when it can start processing tax returns impacted by the recent tax law changes. In the interim, taxpayers affected by these tax law changes can start working on their tax returns, but they should not submit their returns until IRS systems are ready to process the new tax law changes. Additional information will be available at [www.IRS.gov](http://www.IRS.gov).

For taxpayers who must wait before filing, the delay affects both paper filers and electronic filers. The IRS urges taxpayers to use e-file instead of paper tax forms to minimize confusion over the recent tax law changes and ensure accurate tax returns.

Except for those facing a delay, the IRS will begin accepting e-file and Free File returns on Jan. 14. Additional details about e-file and Free File will be announced later this month.

### Taken from IRS Newswire

## 10 MOST TAX UNFRIENDLY STATES – from the Kiplinger Report

**1. Vermont** has one of the highest property taxes in the nation.

State Income Tax is 3.55 to 8.95% .

There are no exemptions for retirement income.

The State Sales Tax is 6%, but localities can add another 1%.

**2. Minnesota** taxes Social Security at the same rate as the Federal return. Other pensions are taxed at 6.75%.

State Income Tax is 5.35% to 7.85%.

The State Sales tax is 6.875%, and cities and counties can add another 2.65%.

**3. Nebraska** does not offer a tax break on Social Security or Pensions.

The State Income Tax is 2.56% to 6.84%.

The State Sales Tax is 5.5% and localities can add another 1.5%.

**4. Oregon** taxes Pensions at 5% to 11%.

State Income Tax is 5% to 11%.

There is no State Sales Tax, but there is a significant Inheritance Tax.

**5. California** fully taxes Pensions.

State Income Tax is 1.25% to 9.55%. The higher amount applies when one's salary exceeds \$46,767 of taxable income.

The State Sales Tax is 7.25%.

**6. Maine** State Income Tax is 2% to 8.5%. It exempts \$6,000 per person of pension income but income in excess of \$20,150 per year is taxed at 8.5%.

The State Sales Tax is 5% but counties can add another ½%.

**7. Iowa** State Income Tax is .36% to 8.98%. The higher amount applies to retirement plan distributions over \$6,000 if single and \$12,000 if married. A portion of Social Security is taxed but this will be phased out in 2014.

The State Sales Tax is 6%. Property is taxed by more than one taxing authority.

**8. Wisconsin** exempts \$5,000 of qualified retirement income. Out of state pensions are fully taxed.

The State Income tax is 4.6% to 7.75%

The State Sales Tax is 5% and counties can add another ½%.

**9. New Jersey** State Income Tax is 1.4% to 8.97%

The State Sales Tax is 7%.

Property taxes are very high. If one is over 62 and income is \$100,000 or less he/she can deduct the following amounts from taxes; \$15,000 if single and \$20,000 if married.

**10. Connecticut** State Income Tax is 3% to 6.7%.

The State Sales Tax is 6.35% to 7%.

Property taxes are very high, but those 65 and older qualify for an annual property tax credit or rent rebate. They may pay a State Social Security Tax if AGI is over \$50,000 if single or \$60,000 if married. Out of State Pensions are fully taxed.

## OSHER Lifelong Learning

There are not enough hours in the day to do all that one would like to do with retirement. Recently, however, I learned about OSHER, a lifelong learning institute that is located in most states. It is affiliated with many colleges and offers retirees or those about to retire an opportunity to continue learning.

At UMass Boston, for example, full membership in OSHER is \$175 per person or \$325 for two living in same household. For this fee one can take 3 courses during the fall and spring semesters, attend Brown Bag presentations, take trips to museums, theatre, and domestic and international travels at nominal cost. In addition with a student ID comes benefits such as JFK Library and museum admission, Healey library access, UMass athletic facilities including swim pool, computer lab access, no cafeteria meal tax and discounted sailing lessons. If you just want to be an associate member for \$50 you can attend Brown Bag presentations, social activities and trips on a space-available basis.

Tufts University and Brandeis University also have OSHER benefits.

Osher is relatively new and is aimed toward mature students who are learning for the joy of learning, without homework or examinations. There are over 118 colleges and universities offering the OSHER program. Maine was one of the first New England states to start OSHER programs and there are 17 sites including 7 campuses of the Maine Community College System.

No matter where you live, if you need one more thing to fill your time in retirement this could be for you. Just browsing through the sites helps one to realize how informative the programs are, how much variety is provided, to say nothing of the socialization opportunities that abound and all for a nominal fee.

## PART 2 - JOURNEY THROUGH CHINA ANCIENT HISTORY

By Greta Baressi

Sunday, August 1, 2010 we flew to Xian, the eastern terminus of the Silk Road. The flight took up most of the day and we arrived at the Hotel King Dynasty in time for dinner.

Our hotel is within sight of the city wall. All cities had their own protective wall to keep out the "barbarians." The walls are twice the thickness of the walls to the fort on George's Island in Boston Harbor.

Xian (Shee an) is considered a small town, only 8 million inhabitants! Located in the center of China, Xian was the capital for 600 years.

During a drought in 1974, peasant farmers were digging a well east of the town when they made one of the world's greatest archaeological discoveries. The Terracotta Warriors form a vast underground army whose sole purpose was to guard the tomb of Qin Shihuang (Chin Sur hoo ahn). Qin was the first man to unify China in 221 B.C. The figures in the underground army are estimated to number around 8,000, not all are on public display. The army was designed never to be seen and bears witness to Qin's power and megalomania. The figures are displayed in three separate pits around which permanent buildings have taken shape. Pit one is bigger than a football field. More than 2,000 of an estimated 6,000 life-sized figures have been unearthed. They are aligned in military formation and are extraordinarily expressive, each boasting his own hairstyle and unique features. Pit two contains chariot drivers, cavalry, archers and infantry. Broken arms and hands can still be seen scattered in the solidified mud. Pit three is the smallest and believed to represent the army headquarters.

At the emperor's death his concubines (some emperors had 3,000) and the workers on his tomb were buried alive.

Qin had some 300,000 men put to work connecting the segments of the city walls into one rampart of brick, stone and earth nearly 4,000 miles long. It was intended to shield the nation from invaders. The workers were conscripted. One wife waited ten years for her husband, a worker. She set out in search of him asking, "Do you know of my husband?" Finally a response, "Yes, but he died three months ago." She wanted to be with her husband and jumped to her death!

**TO BE CONTINUED**

**MASSACHUSETTS RETIREES UNITED**  
314 Main Street, Unit 105  
Wilmington, MA 01887

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**APPLICATION FOR RENEWAL**

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Address \_\_\_\_\_

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

Phone Number \_\_\_\_\_ Email \_\_\_\_\_

Renew: 1 year - \$20.00 \_\_\_\_\_ 2 years - \$35.00 \_\_\_\_\_

Please make checks payable for the appropriate amount and mail to:

Massachusetts Retirees United  
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