



Matters

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

FOURTH ANNUAL STATE MEETING

KEYNOTE SPEAKER - Hank Phillippi Ryan

Massachusetts Retirees United is honored to have as our keynote speaker, Hank Phillippi Ryan, Investigative Reporter for Channel 7 News.

Hank will begin promptly at 9:30 AM and will allow time for questions on consumer protection and other issues of concern.

The event will be held at the Hillview Country Club in North Reading, MA on May 5, 2009.

Please join us and bring your friends. Tables can be reserved for groups of 8 to 10. Often retirees meet on a monthly basis. Why not let this be your spring gathering!

As you read the following biography of Hank, you will agree that we

Channel 7 Investigative Reporter, Hank Phillippi Ryan changes laws and changes lives. She's recovered millions of dollars for scammed consumers, saved dozens of homes from foreclosure, sent wrong-doers to prison and forced state officials to resign. She is widely regarded as one of the most hard-hitting, informative investigative reporters in the region, having won numerous awards for her work. Her leading-edge consumer and investigative reports, "Hank Investigates,"

have become not only widely acclaimed, but also viewers' favorites.

Hank is a highly prized reporter with more than 50 prestigious awards from news organizations all over the world, including 24 Emmy awards. Most recently, she won an Emmy for her investigative and consumer reporting, including an exposé of the failures of the state's 911 emergency system, and a hidden camera investigation revealing widespread deceptive pricing. She also won a recent Edward R. Murrow Award, her 10th, for her investigative series "Cause for Alarm," which revealed extensive staffing and equipment dangers in fire departments across Massachusetts. "Cause for Alarm" was also honored in world-wide competition with the first place award from the International Firefighters Association. After breaking a highly acclaimed investigative series exposing unregulated home improvement contractors, who ripped off home owners in three of Boston's poorest neighborhoods, three new laws were passed.

Before joining 7NEWS in 1982, Hank



was a reporter and anchor at WSB-TV in Atlanta, Georgia. She also worked at WTHR-TV in Indianapolis, Indiana and on Capitol Hill as a legislative assistant to a subcommittee of the US Senate Judiciary Committee. Hank also covered Washington D.C. as an editorial assistant at Rolling Stone Magazine. She wrote and edited a column called "Capitol Chatter" an inside look at D.C. politics. She also helped organize the presidential campaign coverage for Hunter S. Thompson. Hank grew up in the Indianapolis area, attended Western College for Women in Oxford, Ohio, and studied abroad at the International School in Hamburg, Germany.

Hank resides in a Boston suburb with her husband.

SCHEDULE:

9:30 - Keynote Address
10:30 - Coffee Break
10:45 - Meeting, Updates, Social
12:00 - Luncheon

MENU:

Baked Haddock / Baked Stuffed Chicken
Garden Salad / Roasted Potatoes
Ice Cream / Mousse

COST:

The cost for members is \$15.00
The cost for non-members is \$18.00
Please see page 3 of this newsletter for the reservation form and directions to the Hillview Country Club on North Street in North Reading, MA 01864..

A Day on the Hill

On Thursday, April 23, 2009 Massachusetts Retirees United is joining with Delta Kappa Gamma for a Day on the Hill. We will meet at 9:45 in Hearing Room A 1. Please use the entrance on Beacon Street to clear Security.

This day was purposely chosen, as it falls during the April vacation so that those who are still working may join us. After gathering in Hearing Room A 1, we will meet with aides representing politicians whose support we need to get our bills passed. The COLA is once again in this year's budget. During this meeting you will receive a packet outlining the following:

A summary of the bills we've filed.

Who you should contact on Beacon Hill and their location.

Talking Points.

We will answer your questions and you will be on your way to visit your Representative and Senator's offices. Lunch is on your own so you can spend as much time as you please visiting offices. You can get a very inexpensive lunch on the fourth floor at the coffee shop in the State House.

We hope many of you will plan to join us on that date. If you have never been to a lobbying day at the State House you are in for a treat and an education. There is nothing more powerful than your presence on The Hill and your voice declaring that you deserve attention because what you are fighting for is important to you and to others like you.

Please make every effort to attend and bring retired friends and those still working with you. Public transportation is the best way to come. The Park Street subway station is at the bottom of the hill to the State House. We have not heard that any other retirement groups are planning to visit Beacon Hill as a group. We feel this is a mistake, as we are feeding into the theory that nothing is to be accomplished legislatively for retirees this year. If we believe this then why should those representing us think differently?

Email Marie Ardito at mardito@retireesunited.org if you are planning on attending or call 1-617-482-1568 or 1-800-680-8077 and leave your name and the number of people coming. This is to ensure we bring enough hand-outs.

**Kindness is the
music of the world.**

From Marie Ardito's Desk to Yours

The Massachusetts Teachers' Retirement System has a list of over 380 deceased persons who have unclaimed money in their accounts. This listing covers a period from September 2007 through the start of February 2009 during which time they returned \$145,848.63 to the estates or beneficiaries of deceased members. This averages out to over \$3,600 per claim so it is well worth your time to investigate. View the list on: <http://www.mass.gov/mtrs/2members/22retiree/22unclaimfund.htm>. If you recognize any names contact the family. If you do not have access to a computer, send a self addressed business size (#10) envelope to me. I will be happy to provide you with the list of names.

Massachusetts Retirees United
314 Main St. Unit 105
Wilmington, MA 01887

COLA

In January the Public Employee Retirement Administration Commission (PERAC) announced that the increase in the Consumer Price Index for 2009 is 5.8%. Because the maximum COLA any retirement system in Massachusetts can give is 3%, this is the percentage we will receive if the COLA is granted this year. Social Security recipients will receive the 5.8% increase. We must start now to speak to our local Reps and Senators to make sure a COLA is included in this year's budget and that they will vote for it.

REMEMBER IT IS NOT AUTOMATIC!

What About Your Pension Money

Recently, I spoke with Bob Brousseau, the retired teacher elected representative to the Public Retirement Investment Management Board (PRIM). I asked him how much of our pension money had been invested with Madoff? Bob told me that the PRIM Board had not invested any of the \$37.7B with Madoff's company. Approximately \$1 billion of our funds, however, is in hedge funds managed by some 20 companies. One of the companies had invested \$12 million with Madoff. The companies are supposed to audit the funds twice a year. This company had not examined the funds for three years. They have been fired. Even though \$12M out of a \$37B fund is not a lot it is still a loss.

FBI Warning

There are over 80,000 "portal" websites currently connecting to 1400 "anchor" websites selling pharmaceutical drugs on line. Many are reputable companies; others are just out there to make a fast buck at your expense. These shady businesses fill orders without

REGISTRATION FOR THE FOURTH ANNUAL MRU STATE MEETING

•NAME _____

Meal Selection: indicate the number

Haddock Chicken

•ADDRESS _____

Member _____

Guest/s _____

•Phone Number _____

•Email _____

•Clip and return this completed form with a check payable to Massachusetts Retirees United for \$15.00 (member) or 18.00 (non-member) on or before April 27. Send it to:

Esther Chamberlain, P.O. Box 4015, Chelmsford, MA 01824-0615

prescriptions. They pay doctors just to take a quick glance at your brief medical questionnaire. They don't know if you are drug-addicted, underage, or have another condition that their medications could make worse. And they don't care.

To help protect you, the FBI has made Internet pharmacy fraud one of its top health care fraud priorities. Are there ways to tell whether an online pharmacy is legal? Definitely and here's what to look for. Legitimate pharmacies:

1. **Require a prescription from a licensed doctor, usually by mail (if they accept a fax copy, they will always call your doctor to verify the prescription).**
2. **Make you submit a detailed medical history;**
3. **Clearly state their payment, privacy, and shipping fees on their sites; and**
4. **Use secure or encrypted website connections for transactions.**

Many legitimate online pharmacies are also certified by the National Association of Boards of Pharmacy.

Thank You

Thank you to the member who sent information that McDonald's and Burger King offer Senior discounts if you ask for them. Please share with us information about any other companies that offer discounts.

DIRECTIONS TO THE HILLVIEW COUNTRY CLUB
From Route 93 North or South take the Rt-62 exit, EXIT 40, toward Wilmington / North Reading.
Stay on Rt 62 for about 2 miles.
Turn left onto North Street.
North Street crosses Main Street
Hillview Country Club is on the left.

Financial Report from the Treasurer

At last year's State Meeting, the membership agreed that a budget for January 1, 2009 to December 31, 2009 would be presented at this year's Annual Meeting. A review of the financial statements from the past two years revealed the following information. In 2007 our expenditures were \$11,080.16 and in 2008 they were \$13,278.02. During these same two years, MRU received \$43,910.00 in membership dues. In 2007 income from membership dues was \$26,400.00 and in 2008 it was \$17,430.00. In both 2007 and 2008, MRU had a positive cash flow.

Our budget for January 1, 2009 to December 31, 2009 shows income of \$13,810.00 with \$13,000.00 from membership dues. Even though our income from membership dues in the past two years has been greater, the Board of Directors feels it is best to present a conservative budget for this present year.

IN MEMORY

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

Joseph F. Gleason retired from Pittsfield
 Gertrude D. Houghton retired from Billerica
 Bernice Val Jean Soper retired from Chelsea
 William M. Laughrea retired from Watertown
 Regis Turmenne retired from Lynn
 Francis D. Flanagan retired from Millis
 Sylvia R. Saxe retired from Malden
 Anne M Simon retired from Salem
 Diane Pearson retired from Billerica

WEP/GPO Legislation

On January 7, 2009 Congressmen Howard Berman and Buck McKeon of California filed a bill for the complete repeal of the Government Pension Offset (GPO) and the Windfall Elimination Provision (WEP). Berman & McKeon first filed this bill in July 2001. That first year we had approximately 100 Congressmen sign on as co-sponsors. At the end of this last session we had well over 300 who had signed on to the repeal. We had the numbers to override a veto had we gotten it to a vote.

To show the interest and popularity of repealing this measure, as stated above it was filed on January 7, and by the last date in February we already had 194 Congressmen signed on to H.R.235.

Senators Diane Feinstein of CA and Senator Susan Collins of ME did not file the Senate counterpart for the repeal until February 25, 2009. Despite the lateness of this date in comparison to the Congressional Bill, there are already 11 Senators aboard S.484.

The Windfall Elimination Provision states that most retiring with a public pension in some 15 states and those retiring with a government pension in any state may receive a penalty which will limit them to 40% of what they are entitled to under their Social Security.

The Government Pension Offset states that those collecting a public pension in these same 15 states, or those collecting a federal pension in any state have an offset of 2/3 of their pension. In many instances those collecting a pension of over \$1,500 a month will not collect anything under a spouse's Social Security as a survivor or spousal benefit. Look in the May edition of **The Advocate** under "Retirees Corner" for an in depth article about these two penalties, and what excludes one from being affected.

The states impacted by the GPO/WEP are Alaska, Connecticut, Louisiana, Massachusetts, Ohio, California, Georgia, Kentucky, Missouri, Rhode Island, Colorado, Illinois, Maine, Nevada, and Texas as well as all those in any state collecting a Government Pension. The fifteen states represent 30% of the United States. There are approximately 1.4 million citizens touched by these penalties.

We are optimistic that the Repeal Bill will pass in this session of Congress. The AFT and the NEA support this, NARFE, the government active and retirees group are fighting for this, and President Obama supports the measure. He has promised his signature when the legislation reaches his desk. It is our job to help get it there.

We must all work together on this bill to get it passed.

Go to the MRU website:

<http://retireesunited.org>. Under federal legislation you will see a link to the tally of Congressmen that are aboard at that moment.

What can you do to help? When you email friends, relatives and former colleagues in other states send them a copy of the tally of their state. (Highlight it from the website and copy it to your document). Ask them to email their Senators and Representatives if they are not aboard. They can get the email address at the following website by clicking on their state. <http://www.visi.com/juan/congress/>

Tell them to ask their members of Congress to sign on as co-sponsors of these bills and get neighbors to do the same. Someone who is not a constituent is not able to email a member of congress. That is why it is imperative to solicit the help of those who are constituents.

Pretax Health Insurance Premiums - M. Ardito

We spent most of the last session of Congress trying to get Congressman John Tierney to file a bill that would enable us to subtract our health care premiums from our pension and or Social Security before each were federally taxed. Toward the end of the session we ran a petition campaign to get the message to him that this was wanted and needed. We are still no closer so in this session we are not putting all our eggs in one basket.

Last summer I heard of a bill that had been passed that allowed those who retired under Public Safety to be able to subtract up to \$3,000 from their pension before it is taxed. In Dec. I became aware of a bill that Congressman Joseph Crowley of NY had filed in late September 2008 which would enable those who retired from public service to be able to subtract up to \$3000 from their pension for health care premiums and or long term care premiums. I was in constant touch with his office and on March 10, Congressmen Joseph Crowley and John McHugh, both of New York, filed H.R.1413. This bill would allow all those who retired with a public service pension to subtract up to \$3,000 of their healthcare/long term care premiums from their pensions before they are federally taxed.

We would have preferred our bill that included everyone and all of the premiums but we are not going to refuse part of the pie. Please call or email your Representative in Congress and ask that he/she sign on to H.R.1413. Ask relatives and friends to do the same irrespective of which state they reside. We will be in touch with Washington to see the possibility of a Senate version. Right now let's show them we want this; we need this by letting our voice be heard. This will mean a minimum of \$300 less a year that you will pay in federal taxes.

**Nominations for
Massachusetts Retirees United
Officers and Board of Directors Members**

Robert Bullerwell has been nominated for a first term as **President**

Gilda DiOrio has been nominated for re-election as **Vice-President**

Ann Donovan has been nominated for re-election as **Secretary**

Esther Chamberlain has been nominated for re-election as **Treasurer**

Barry Bell has been nominated for a three year term to the **Board of Directors**

Carole Ann Vernazzarro has been nominated for re-election to a three year term to the **Board of Directors**

If anyone else has submitted a name and it does not appear here, I apologize as I have been having difficulty with receiving email. If you fall into this category please call the MRU office at 1-800-680-6077 and leave your name and the person's name you are nominating together with the position for which you are nominating them. All other nominations will be accepted from the floor at the May 5, 2009 meeting.

Respectfully submitted,
Marianne Peresky, Chairperson
Nominating Committee

**Massachusetts Retirees United
314 Main Street
Wilmington, MA 01887**

Website: retireesunited.org
E-Mail: contact@retireesunited.org
Phone: 1800-680-6077

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Circuit Breaker

The Circuit Breaker benefit attached to the Massachusetts State Tax Form is available to many seniors. This benefit is for both homeowners and renters. It is not available, however, to those receiving assistance under Section 8 or in Subsidized Housing. Should you reside in an independent living facility or assisted living facility that is not owned by a tax exempt organization, find out what part of each month's payment is your rent and use that amount to see if you qualify for the tax break. The maximum credit amount for the 2008 tax year is \$930.

For 2008, the total income threshold cannot exceed \$49,000 for a single person who is not head of household— \$62,000 for head of household— \$74,000 for a married couple filing jointly. Even though you do not pay taxes on your pension in Massachusetts it must be counted toward income for purposes of eligibility for this benefit.

For homeowner: If the assessed evaluation of your principal residence in Massachusetts does not exceed \$793,000 you have passed the first test. Total up the amount you paid in the year for taxes plus 50% of your water and sewerage bill.

Example for homeowners: Your total income is \$30,000 - 10% of that is \$3,000. If the amount you paid in property tax this year and 50% of your water and sewerage equals more than \$3,000 you qualify for this benefit.

Example for renters: Your total income is \$26,000 - 10% of that is \$2,600. The total amount you paid in rent was \$12,000. Renters take 25% of their rent, which in this case would be \$3,000. Because \$3,000 is more than 10% of your income which is \$2,600 you qualify for this benefit.

One very important fact: Whether it is the rent or the taxes you pay in a given year it is the amount you actually pay in that year even if it was for a previous or an upcoming year. Example: In December I paid January and February's rent for the following year. I could actually have paid 14 months rent in a given year and I can use all 14 months. The same is true on taxes. I paid my February 2009 tax bill in December 2008; it counts for 2008 property taxes.

Even if you do not pay State Income Tax you can get this benefit just by filing the tax form. Most senior centers have someone who comes in on a regular basis to give free service in helping to prepare taxes for seniors and they will help you with this. Should you find that you have qualified in the past for this and did not make use of it, you can file back three years and collect. If you do this before April 15, 2009, you can actually go back 3 tax years to 2005.

Those living in other states, in which there is a state income tax, please check to see if there is something comparable in your state. Most states have some benefits for seniors in property tax abatements and state tax relief.

About your Membership Card

AFT issues the card. They use an October expiration date. Our expiration date with MRU is January. As they issue cards for tens of thousands they are not able to honor our date. We just want you to know that new cards will be reissued after the expiration date on your present card. Those of you who have elected the multi year renewal your correct expiration date is in our database and thus you will be issued updated renewal cards until your expiration date on our database expires.

You must activate your card

Activate your card by following the directions that accompany the card. Some are reluctant to activate on line as they are afraid they will be asked personal information. That is not the case. If you do not have access to a computer you can activate by calling toll free 1-800-238-1133.

Did not receive Membership card?

If you have been a member for more than 60 days and still have not received your membership card call the toll free number 1-800-238-1133 Ext. 3421. The card comes in a folded flyer with AFT logo on it not the MRU Logo so it is easy to discard if you are not careful. Membership card attached inside.

Lost my Membership Card

Request a replacement card at the "Request Replacement Card" link at the www.aft.org/members site or if do not have a computer call their toll free number 1-800-238-1133 Ext. 3421 and request replacement.

MRU Benefits

MRU is affiliated with AFT-MA and AFT. Both these groups allow our members to make use of the benefits they offer to those still actively working. Your card allows you discounts on more than 22,000 brand-name products, savings at a variety of retailers, discounts at restaurants and local merchants, private shopping events, interstate moves, and home healthcare products.

You are eligible for services for dental plans, combined dental, vision, and prescription plans, discounts on magazines, auto club, car rental, health clubs, hotels, theme park tickets and much more.

A new benefit coming this spring is 15% discount on caregiving resources such as wheelchairs, walkers, scooters, lift chairs, bath safety, and hospital beds.

You can find the complete list of all the Member Benefits under Community Advantage on line. Again if you do not have access to a computer call 1-800-238-1133 Ext. 8643 to ask for the booklet Member Benefits The Community Advantage.

MRU is looking into comparing existing dental plans or attempting to create one that will be designed more toward retiree dental needs. More will follow when we have completed a study in this area.

Winston Churchill was a Catholic Priest Part Two - continuation

First, I had to decide how much I had to spend for copyediting, printing, and ultimately publishing and marketing my own book. I was advised that the best format was paperback and since I was a first time author, I really needed a copy editor. This person would make sure all tenses were appropriate and the legalities of my work were okay. He was the most valuable person at this company. He made over one hundred suggestions and corrections, ninety-nine percent of which I followed.

Once the editing was done and after a six month exchange via the Internet, I received the first hard copy of my book. I wanted to see my words in print. I edited many things and sent it back. This process continued online. I now knew what my book would look like "in the flesh." This process taught me more about the English language than any course I ever took. Matching noun to verb and finding complete agreement would have made all my English teachers proud!

Next challenge was marketing. I followed their expertise to get my book listed on Amazon.com and in major bookstores like Barnes & Noble. I did the public relations work by contacting local bookstores in the Newburyport area to have them stock my book, have it reviewed and set up a book signing session in the Book Rack Shop in Newburyport.

Now I was anxious to see the finished product. I learned that my manuscript was "alive" meaning it was being printed and I would have it before Christmas. My advanced copy, however, went to my permanent address in New Hampshire and I am here in Florida for the winter! Alas!

Book shops emailed me, as they were getting requests for my book and wanted to know how to order it. Requests from my friends to whom I offered a discount, were arriving in the mail daily. I still had not seen my own book, so I ordered one copy and had it sent to me in Florida. When it arrived I felt completely fulfilled and satisfied with the job I had done.

I have contacted major newspapers like the New York Times and professional educational periodicals to have it reviewed. I also plan to send it to Oprah Winfrey, as it would be the cherry on the sundae to have her endorse it. When I return in spring, friends in Newburyport plan to hold signings for me.

I have learned so much from this whole process and the ultimate reward is letting the public discover what it was like to be a high school teacher from the mid 1960's to the dawn of the millennium. I challenged kids and authority with everything that went on in and out of the classroom.

In accordance with my publisher, I feel that my book is very readable and anyone who attended school will get an education from what it was like behind the scenes in a New England High School for 37 years.

For purchase contact: Rdoyle561@aol.com.

Creditable Service History

As teachers we know what power we wield when ignoring another. Sometimes it is the best way to address unacceptable student conduct. Using this strategy over a long period of time, however, is the cruelest punishment. In some way the members of the Massachusetts Legislature are like teachers who ignore their student. Since 1988, with the exception of the COLA, they have consistently disregarded retirees. We feel this is much too long and falls into the category of cruel treatment.

What follows is the history of the creditable service bills and other enhancements that the Massachusetts Legislature has passed since 1937.

Creditable Service Benefits and the Older Retiree

Year	Recipient	Creditable Service Benefit
1937	Educators who taught in public schools out of state	Out of State Public School Service Can purchase up to 10 years of service
1988	Educators who retired under Option C This is the only bill that included those already retired	Pop-Up Provision Allows those who took Option C to pop up to Option A when the beneficiary dies
1993	Allows educators who taught in private or parochial schools prior to January 1973 to buy up to 10 years of service	Non-public School Service
1996	Allows some who actively served in The US military to purchase up to 4 years of service.	Chapter 71 Military Service
2000	Allows those who had a child or adopted a child prior to January 1975 or within 9 months of that date to purchase up to 4 years of the maternity time they were out of service	Pre 1975 Maternity Leave Credit MA General Laws c.32 section 4 (g122)
2001 of	In April 2001 the MA Teachers' Retirement Board changed the policy regarding substitute and part-time service. Retirees get credit for every day they substitute versus a selective number of days within a month. Part-time service is calculated so that all time is included.	
2003	MTRS members can purchase up to 3 years of Peace Corps Service toward the calculation of retirement benefits (Chapter 468 of the Acts of 2002)	Peace Corps Service - April 1, 2003
2004	Reduces the Option B penalty from 3% - 5% less than Option A (mostly 3%) to 1% - 2% less than Option A (mostly 1%) and reduces the penalty by ½ for Option C.	Reduction of the Option B/C Penalty
2005	As of December 14, 2005, MTRS members certified under Chapter 74 may be eligible to purchase up to 3 years of prior employment in their Field as creditable service toward the calculation of retirement benefits [M.G.L.c. 32,§4(1) (h ½)]	Vocational Work Experience

In the year 2000 Retirement Plus was enacted. Per se it is not a Creditable Service Bill, but rather enhancements of creditable service for those employed in the teaching profession and have a minimum of 30 years of public service, 20 of which must have been contributed directly to the MTRS. It allows those who paid 11% contribution rate to their retirement fund to receive 12% additional at 30 years of service; 14% for 31 years; 16% for 32 years; etc. This is additional of their Option A amount as long as it does not exceed 80%

We are especially committed to the Veterans' Bill, the Maternity Bill, and the Reduction of the Option B and Option C Penalties Bill, as we feel retirees should have been included at the time of passing.

They were ignored then and feel that now is the time to get these three bills passed.

MASSACHUSETTS RETIREES UNITED

314 Main Street
Wilmington, MA 01887



IF YOUR MEMBERSHIP HAS EXPIRED THIS IS YOUR LAST EDITION OF THE PAPER

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, Chelmsford, MA 01824-0615

PLEASE DO NOT SEND CASH