



You're invited to the  
First Annual MRU State  
Meeting  
as a guest of the MA  
Federation of Teachers.

Date: May 10, 2006

Time: 9:30 Coffee  
10:00 Mtg.  
12:00 Dinner

Place:  
Hillview Country Club  
N. Reading, MA

Guest Speaker:  
Kathleen Kelley,  
President of the MFT

Come and join other  
retirees from across the  
state to share a meal  
and learn about this  
organization

Please complete the  
reservation form found  
on page 4 and return  
it to the following ad-  
dress.

Daniel Ardito  
2 Edsel Drive  
Burlington, MA 01803

# MASSACHUSETTS RETIREES UNITED

38 Chauncy Street, Suite 402, Boston, MA 02111  
Website: [retireesunited.org](http://retireesunited.org)

E-Mail: [contact@retireesunited.org](mailto:contact@retireesunited.org)

Phone: 617-482-1568

Volume1, No. 1

## Why MRU?

The year 2006 will be known for two special innovations: the start of a new prescription policy, Medicare D and the entrance of a vibrant organization, Massachusetts Retirees United (MRU) committed to issues confronting retired seniors.

Because it is not easy growing older in America, and because we are living in very uncertain and tenuous times where businesses and the public sector are finding it difficult to offer health insurance and pension benefits to retirees, the MRU was founded. As retirees, we are at risk. There are few organizations championing our cause. Until now, we have been the silent generation without a voice. But now we have a booming voice in the MRU.

This voice has a very important message, which must reach our legislators at both the state and federal levels. It should, however, accompany action, and this action will emanate from our collective brains if we are to be successful in changing the direction our country is heading with respect to retiree benefits.

MRU aims to unite active and retired public sector employees to better protect our rights, and to encourage the power that is in us to bring about this change. A united voice will be heard. Most importantly, MRU is dedicated to educating present and future re-

tirees on issues pertinent to their retirement.

The benefits of belonging to the Massachusetts Retirees United are lofty. They include free retirement seminars and regional meetings to update members on relevant topics, a quarterly newsletter containing articles focusing on important issues facing older Americans, and affiliation with the Massachusetts Federation of Teachers, American Federation of Teachers and the AFL-CIO. As an organization, professional advocates at the state and federal levels will represent MRU on the following issues:

***Repeal of the Government Pension Offset (GPO) attached to Social Security.***

***Repeal of the Windfall Elimination Provision (WEP) attached to Social Security.***

***Protection of the health benefits for all retirees.***

***Allowing retirees to subtract their health care premium costs from their Pension/Social Security before state and federal taxation.***

***Raising the base of the Cost of Living Adjustment (COLA)***

***Extending the penalty reductions of Option B and C of the State Pension selection to all who retired prior to July 1, 2004.***

***Assuring retiree representation and a vote on all local Insurance Advisory Committees (IAC) as mandated by state law.***

As retirees, we cannot afford to be complacent. We must take our futures into our own hands and grasp those of all other retirees to form a powerful and strong chain of serious minded seniors devoted to making a difference for each other. Please become a link in this chain by joining the Massachusetts Retirees United (MRU).

## Massachusetts Retirees United (MRU)

Marie Ardito

Most seniors do not fear aging; rather we fear the process, the aches and pains and illnesses, the loneliness after losing our partner. Most of all, we fear the uncertainty of the future. Today, a new fear grips us, the fear of losing control over health insurance and the confusion surrounding our choices, namely Medicare D. As seniors, we wonder if our health insurance will be taken away or if we will have to pay significantly more for prescription drugs.

As active teachers if your negotiating team told you that your co-payment for doctor's visits or other medical services would be doubled, you would strongly object, and negotiate to mitigate the cost. As retirees, there isn't any negotiating team to intercede until now.

A small group of committed retirees has been very concerned about senior issues, especially those surrounding health care at both the state and federal level. We fear that unless we unite to bring about positive change, there will be nothing left to take by the time some of you retire. Most of you reading this article will spend a longer period of time in retirement than you have left in your teaching career. It is time for you to become informed and involved in protecting the benefits retirees presently possess. Ignorance is never bliss and on issues that affect your future ignorance is a disaster.

This small band of committed retirees has established a new organization, Massachusetts Retirees United (MRU.) MRU is not just for retirees. It is for every senior citizen and every citizen who hopes to become a senior someday. MRU is not just for teachers or public employees; not just for those retired from an MFT local. MRU is for everyone who is concerned about maintaining a good quality of life for our senior Americans. MRU knows that seniors united are a powerful voice!

As an organization, MRU is serious about effecting legislative change on issues of importance at both the state and federal level. We are in the business of keeping you updated via informational meetings around the state and quarterly newsletters.

MRU needs you to join us and get two others to join with you. The dues are just \$20 a year and every cent of that will be spent on serving you. This is an organization run by seniors for seniors.

Please write a check for \$20 payable to MRU, and send it with your name, address and year retired or retiring,

email address and district or company from which you retired or are retiring. Send it to MRU, 38 Chauncy Street, Room 402, Boston, MA 02111. Do it now, don't put it off.

## WHY RETIREES NEED CHAPTER 32(b) SECTION 19 ENACTED

Marianne Paresky

Since 1993 cities, towns, and their unions have had the ability to form a partnership in determining health care costs. The savings have been enormous for all parties that participate in this collective bargaining process. Chapter 32(b) Sections 18 and 19 were established by Legislators to take health care out of the regular collective bargaining process with individual unions and form a committee in which all unions negotiate simultaneously with the appointed Official. Under Section 18, if one union does not agree, the health care proposal does not pass. Under Section 19, the majority rules. In addition, a retiree is appointed to the coalition committee and has a 10% vote; 90% is shared by all other participants on the committee.

Retirees should become informed about this crucial ability to have a representative vote on their behalf. They should contact their Union, Selectmen, or City Councilors in Support of Chapter 32(b) Section 19. Right now only Framingham, Lexington, Methuen, Holyoke, Melrose, Dracut, Tewksbury, and Reading has a retiree representative vote on their health care plans and cost. The retirees from the rest of MA have absolutely no say on what happens to their health care program or cost.

The MRU suggests that retirees become informed about how Chapter 32(b) Section 19 is being discussed in the area where their health care plans are located. Contact your union and ask it to support the need for all municipal retirees to have a representative wrote on the coalition bargaining team. Encourage all municipal unions to support their retired members in the quest to have a vote and a say in health care.

Coalition bargaining under Section 19 has developed a harmonious and cost saving partnership that has been very successful in towns and cities where it is enacted.

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APPLICATION FOR MEMBERSHIP  
MASSACHUSETTS RETIREES UNITED  
38 CHAUNCY STREET, SUITE 402, BOSTON, MA 02111

CHECK ONE: \_\_\_\_\_ NEW MEMBER \_\_\_\_\_ RENEWAL  
NAME \_\_\_\_\_  
ADDRESS \_\_\_\_\_  
CITY, STATE, ZIP \_\_\_\_\_  
RETIRED FROM \_\_\_\_\_  
DATE RETIRED OR RETIRING \_\_\_\_\_  
EMAIL ADDRESS \_\_\_\_\_  
PHONE # \_\_\_\_\_

PLEASE MAKE CHECK FOR \$20.00 PAYABLE TO:  
MASSACHUSETTS RETIREES UNITED AND MAIL TO THE ABOVE ADDRESS

**IS THE TRADITIONAL PENSION FACING EXTINCTION?**

Claire Crosby

With the recent announcements of pension freezes by some of the cream of corporate America-Verizon, Lockheed Martin, Motorola and, just last week, I.B.M.-companies are deciding they either cannot, or will not, keep making the decades-long promises that a pension plan involves. These companies used to reward long-serving employees with a guaranteed monthly stipend from retirement until death.

Now, these companies plan to freeze their worker's pension. In a pension freeze, the company stops the growth of its employees' retirement benefits, which normally build up with each additional year of service. When they retire, the employees will receive only the benefits they earned before the freeze.

In addition, many of these companies plan to replace its frozen pension with a 401(k) plan. This means the sponsoring employer creates individual savings accounts for workers, withholds money from their paychecks for them to contribute, and sometimes matches some portion of the contributions. The participating employees are responsible for choosing an investment strategy. For many workers, the movement away from traditional pensions is going to be difficult. Since 401(k) plans depend on the fluctuation of the stock market, even skillful investors can be badly tripped up if the markets tumble just at the time they were planning to retire. Traditional pensions are backed by a govern-

ment guarantee; defined-contribution plans, such as 401(k) s, are not.

Congress has been struggling for three years with the problem of how to make sure companies measure their pension promises accurately-a key to making sure they set aside enough money to make good. Many advocates of traditional pensions are impatient with the long-running efforts by Congress to tighten the pension rules.

All of these activities by various businesses should awake the nation to the ongoing demise of a benefit once considered the cornerstone of retirement. If these harmful activities are not curtailed, retired workers are going to be left high and dry. The task facing employees and retirees is to organize and protect their rights and stop more companies from targeting pension plans for cuts.

LEGISLATIVE CAUCUS ON  
ELDER AFFAIRS

This Caucus, known for its concern for older citizens holds meetings most months at the State House. The Co-Chairs are Representatives Barbara L'Italien and Richard Ross. The proposed agenda for April and May is as follows: April, Foster Grandparenting, and Elder Abuse in May.

This is an excellent forum to learn about issues affecting many seniors. Look for more information in future editions of this newsletter or directly contact the offices of the Co-Chairs. Rep. Barbara L'Italien, 617-722-2080 or Rep. Richard Ross, 6617-722-2305.

# Massachusetts Retirees United

38 Chauncy Street, Suite 402  
Boston, MA 02111

Thank you for your interest in the Massachusetts Retirees United Chapter that has been organized. We are pleased that you have sent in your membership information.

Since you included an email address, you may also be interested in this link to the American Federation of Teachers Retirees e-news. It has lots of good information from the AFT on retiree issues.

[http://www.unionvoice.org/aft\\_retirement/join.tcl](http://www.unionvoice.org/aft_retirement/join.tcl)

Kathleen Kelley  
President, MFT

Directions to the Hillview Country Club  
149 North Street  
North Reading, MA 01864  
978-664-1660

From 93 North or South take Rte 62 E - Exit 40 towards North Reading

Merge onto MA 62

Take a left onto North Street. Go about 0.6 miles

The Hillview Country Club is on your left.

Please complete the reservation form below and return it to the following address.

Daniel Ardito  
2 Edsel Drive  
Burlington, MA 01803

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• **RESERVATION FOR THE FIRST ANNUAL STATE MEETING** •

• **HILLVIEW COUNTRY CLUB, NORTH STREET, NORTH READING, MA 01864** •

NAME \_\_\_\_\_ •

ADDRESS \_\_\_\_\_ •

NUMBER ATTENDING \_\_\_\_\_ •

CHOICE OF ENTREE - CHECK ONE - BAKED HADDOCK \_\_\_\_\_ SIRLOIN TIPS \_\_\_\_\_ •

• **THIS MEAL IS FREE TO THE FIRST 350 RESERVATIONS RECEIVED BY MAY 1, 2006.** •

• **ONLY MRU MEMBERS MAY ATTEND. APPLICATIONS FOR MEMBERSHIP WILL BE ACCEPTED WITH** •

• **THIS** •

• **RESERVATION FORM. SEE MEMBERSHIP APPLICATION FORM ON PAGE 3 AND MAIL BY MAY 1,** •

• **2006 TO DANIEL ARDITO, 2 EDSSEL DRIVE, BURLINGTON, MA 01803** •

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