

January 2014

2013 RETIRED MEMBERS' GATHERING

The 12th annual MTA Retired Members Gathering featured a vibrant mix of celebration, activism and education, drawing roughly 200 retired members to the event in Marlborough. The day was divided up into seminars on topics ranging from pensions, financial and legal planning to political mobilizing; reports from the MTA's Retired Members Committee on issues of concern for educators past and present; and recognition for decades of service by Dr. Richard Lyons and Retired Members Committee Co-Chair Kathleen Roberts.

Lyons received the "Honoring Our Own" award. Lyons was president of the first faculty association to represent educators at what is now UMass Lowell, and he served the union in various capacities throughout his 36 year career. "Roberts was genuinely surprised when her committee co-chair, Richard Liston, interrupted lunch to present her with a plaque honoring her many contributions – to the MTA, to education and to her community. Liston also read



Roberts, who recently turned 99, a birthday greeting sent from Senator Elizabeth Warren and MTA Vice President Tim Sullivan led the luncheon crowd in singing "Happy Birthday" to her.

Liston outlined MTA's accomplishments in recent elections and noted the challenges that lie ahead, particularly the need for retirees to stay active in political campaigns and follow legislation affecting their lives and their profession. "We have to fight for ourselves," he said. "We can't rest on our laurels. We need as much vigor, passion and involvement in the fall 2014 race for governor and Senator Markey's race."

—Originally written by Scott McLennan

Retired Members Committee 2013-2014

Chairs

Richard Liston, Everett *
Kathleen Roberts, Raynham

Committee Members

Eileen Cleary, Brockton
Kathleen Comer, Worcester
Gladys Durant, Norton
Mildred Ficarra, Weymouth **
Mary Gilmore, South Yarmouth **
Stephen Gorrie, Andover ***
Robert Lague, Woburn
Paul Mazut, Lee
Gerard Ruane, Malden *
Louise Russell, Shrewsbury
Robert Travers, Cambridge

Steve Day

ESP/ Retired Members Organizer
sdlay@massteacher.org
617.878.8314
800.392.6175, ext. 8314

Matthew Bennet

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Massachusetts Teachers Association

20 Ashburton Place
Boston, MA 02108
800.392.6175
www.massteacher.org

MTA Member Benefits, Inc.

800.336.0990
www.mtabenefits.com

MTA Membership Division

617.878.8118
800.392.6175, ext. 8118

* MTA Board of Directors

** MTA Executive Committee

*** NEA Retired Director

WHAT DOES DETROIT MEAN FOR MASSACHUSETTS?

A recent decision concerning the City of Detroit, Detroit, in which a federal judge has issued a ruling that, in effect, permits the municipality to proceed with the largest municipal bankruptcy in U.S. history, has created a buzz across the country. Similarly, pension funding problems in Illinois have also been in the news, and with these stories the question that comes up is whether or not public pensions will continue.

To understand the situation one must first look at the specifics to ascertain what factors were in play. Clearly, the financial problems facing Illinois and Detroit are significant, but whether those conditions translate across the entire country is not necessarily true. First the financial problems in Detroit has, in no small measure, coincided with changes in the industrial landscape and tax base, as well as with skyrocketing financial costs for loans, and corporate subsidies and tax loopholes. Pensions are not the main problem inasmuch as the average pension is \$19,000 per year for most employees and \$30,000 per year for police and firefighters, who are not eligible to receive Social Security. Illinois has systematically not funded its pensions and passed changes to its statute to reduce future benefits for current employees

and putting in place a plan to pay off the system's unfunded liabilities.

In Massachusetts workers' pay a percent of their wages into their respective retirement systems, (figures can vary based on hire date), and receive potential benefits based on 3 basic factors: their age at retirement, years of creditable service, and the worker's average salary over a specific period of time. Public employees in Massachusetts are not covered by Social Security. Most employees retiring today paid a far higher percentage into their retirement system than any private sector worker, and, in addition, there was no contribution on each dollar earned by the employer (currently 6.2%).

In Massachusetts, at present, there is no evidence of a possible default, unlike the situation in Michigan, so our situation is different. In addition, the state system has been held to set up a contractual relationship between public employee retirement system members and the state.

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DONATIONS FROM 2013 GATHERING

Members of the MTA Retired Members Committee delivered books, school supplies and small stuffed animals to the students and staff at the Emma L. Miller Memorial Elementary School in Savoy on Nov. 19. The items were donated during the annual MTA Retired Members Gathering held in September. Collecting school supplies and educational materials for a designated school district with limited funding or resources has become a tradition at the gathering. With a staff of just 14, Miller Elementary is the only school in the tiny Western Massachusetts town.

—Originally written by Scott McLennan



At left, Richard Liston, Retired Members Committee co-chair and Statewide Retired District director; Savoy Education Association Co-President Jane O'Riordan; Retired Members Committee member Paul Mazut; and school librarian Susan O'Grady during the visit.

**Nomination form for Retired Members
Committee due March 7th! (see page 6)**

REPORT OF THE CHAIRS

Once again, the MTA Retired Members Gathering was a success. However, we would like to make it even better, so as we begin a new year, please be on the lookout for 2 things- one, will be a survey of retired members as to possible suggestions to improve the Gathering and the second will be the notices for retired breakfasts which we hope to schedule around the state, later on the spring. If you are interested, please stay tuned.

On behalf of the Retired Members Committee, we when we went to Savoy was unbelievable; the looks on the faces of the young students reminded us of why we became educators in the first place.

This edition of the Reporter has the Nomination form for the Retired Members Committee. That election will take place at the MTA Annual meeting, which is scheduled for May 9 and 10th of this year. Please consider passing the word about MTA Retired membership to any friend, or former colleagues, and encourage them to consider joining as a retired member. Your voice will be strengthened if we increase our members. In addition, please remember that as an MTA member, you are entitled to the discounts and programs offered by MTA Benefits. Information on programs and cost- saving measures can be found at www.mtabenefits.com or by calling 800-336-0990.

Finally, we ask every retired member to remember that their voice and insight is an important component, not just within the

MTA, but within the community at large, and as we face challenges, as citizens, down the road, hopefully our collective wisdom can have a positive impact on future decisions.

CALLING ALL AUTHORS!

MTA Benefits wants you! We know our membership is filled with published authors and we love to recognize our members' accomplishments. We can help promote your books by listing them in our Discount Directory. Items listed in the directory are offered at a discount not available to the general public. If you sell your books yourself, or your publisher is equipped to offer a member discount, we want to include you in the 2014-15 edition of the Discount Directory to be released in August. If you know of other MTA members who are published, refer them to MTA Benefits too!

If you are interested in this opportunity or would like additional information, please call Cynthia Odoms at 800-336-0990.



MTA LIAISON PROGRAM

As a retiree, you have a wealth of information that can be helpful to active members. The goal of the Liaison program is to have a liaison in every local so a local can benefit from your expertise, which can be an invaluable asset to both the active and retired members in your former district.

Do you want to stay connected with your local association? If so, please consider becoming an MTA Liaison. For additional information, please contact Steve Day at sday@massteacher.org.

WHAT DOES DETROIT MEAN FOR MASSACHUSETTS?

(Continued from page 2)

The Supreme Court has opined that the pension law established a contractual relationship between the employee and the state in that the law generated "material expectations on the part of employees and those expectations should in substance be respected", and that the meaning of a contractual expectation may not deprive members of the core of reasonable expectations that existed when they started in the system. So while other parts of the country are experiencing problems, the current statutes, and current decisions by the courts, provide some level of security for public employee pensioners in the state.

OPEB HEARING

Gardner Auditorium of the State House was packed on October 31 with public employees, state and municipal leaders, retirees and legislators testifying for and against House 59, the Governor's bill to reduce the unfunded liability for retiree health insurance by changing certain eligibility requirements and increasing the health insurance premium share paid by some future retirees. MTA President Paul Toner acknowledged that there is a serious fiscal issue regarding other post-employment benefits – or OPEB

– and that the MTA is in a “bind” on this issue because the association wants to protect benefits for current employees but also wants to support a sustainable system capable of providing benefits to retirees in the future as well as prevent future layoffs and service cuts.

To read the entire article, please go to http://massteacher.org/News/archive/2013/retiree_health_bill_hearing_draws_big_crowd.aspx

–Originally written by Laura Barrett

If your local has a Retired Members Committee or Group, let us know! Information about your group can be sent to Steve Day at sday@massteacher.org



From left, at the hearing were Richard Liston, Retired Members Committee co-chair and Statewide Retired District Director; Gerry Ruane, Retired members Committee and Statewide Retired District Director; Carolyn Scafidi, LPAT and Retired member, Tyngsboro; George Snider, LPAT and Retired member, Chatham; and Ed Meehan, MTA Retired member, Weymouth

TOOLS 4 TEACHING 'STORE' IS PRICED RIGHT FOR SPRINGFIELD EDUCATORS

Retired Springfield educator Chris Williams remembers cringing whenever she saw perfectly good classroom materials tossed into a dumpster, and after seeing a television news story about a Florida school district that took in donated pens, notebooks and other materials from businesses to make them available to teachers for free, Williams thought that Springfield should do not just the same, but better.

Williams and the rest of the Springfield Education Association's Committee of Retired Teachers added the important component of recycling, diverting usable materials – both purchased and homemade – and getting them into the hands of teachers. The Tools 4 Teaching "store" opened on Sept. 19, stocked with books, posters, markers, construction paper and the like, all donated by local businesses or teachers who had retired or were taking on new assignments where they would no longer need the accumulated materials. Committee members involved in the project include Chris Williams, Ronnie Tillman, Patricia Sullivan, Mary Scherpa, Nancy Meyer, Gail Healey, Jean Haley, and Sue Fielding.

You can read more about the project at http://www.massteacher.org/News/archive/2013/tools_4_teaching_store.aspx

–Originally written by Scott McLennan



SEA Committee of Retired Teachers members, from left, Nancy Meyer, Jean Haley, Chris Williams, Gail Healey, Pat Sullivan, and Ronnie Tillman.

WASHINGTON UPDATE

As a result of Massachusetts' decision to not bring public employees under Social Security, public workers in the state are hurt by two pieces of federal legislation that can reduce, or eliminate certain benefits under the Social Security Act that have been earned by an individual or a spouse. The Social Security Fairness Act (H.R. 1795/S. 896), which was filed in both branches of Congress last spring, seeks to correct this inequity.

This legislation would repeal the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO) that impact over one and one-half million Americans who have been public servants, and that number will continue to increase over time. The GPO, in many instances, eliminates or all but eliminates, spousal benefits for public employees, while the WEP requires 30 years of substantial earnings for a public employee to obtain their full social security benefit.

If you wish to contact your legislator, you can go to the following link, (9th "Take Action" from the top of the list) to contact your legislators about the repeal of these laws.

<http://capwiz.com/neal/mal/state/main/?state=MA>

**ALL RETIREES –
PLEASE STAY
TUNED FOR
THE UPCOMING
RETIRED SPRING
BREAKFASTS TO
BE SCHEDULED
SOON!**

**2014 NOMINATION FOR:
RETIRED MEMBERS COMMITTEE**

A candidate must file this nomination form or facsimile with the Executive Director-Treasurer by 5:00 PM on Friday, **March 7, 2014** regardless of postmark.

ADDITIONAL FORMS MAY BE REQUESTED OR THIS FORM MAY BE DUPLICATED. FORMS MAY BE FAXED TO:
Vanessa Story at 617.570.4901.

NAME OF CANDIDATE _____

MEMBER ID (listed on your MTA ID Card) _____ E-MAIL _____

HOME ADDRESS _____ TELEPHONE _____

Please check the appropriate box that corresponds to the election.

Membership Type:

I hereby declare my candidacy for:

- Retired
- Retired Life

- Retired Members Committee

BIO/STATEMENT GRID- PLEASE PRINT

INSTRUCTIONS

1. **MTA Policy:** Each candidate must submit a biography/statement grid containing no more than 50 words. **Note:** Only the first fifty words will be printed. The Credentials & Ballot Committee reserves the right to edit the bios.
2. **Write out** your statement on a separate piece of paper first, and then fill out the grid.
3. **Type or print** clearly, using both upper and lower-case letters, as you expect your final statement to appear.
4. **Insert only one word** per box.
5. **Do not combine words or numbers with hyphens or slashes.**
6. "AN," "A" and "THE" constitute one word.
7. **Acronyms** such as "NEA-RA" or "MTA" count as one word.
8. **Insert punctuation in the same box** immediately after the word you want it to follow.
9. Indicate intent to commence a **new paragraph** by inserting the paragraph symbol ¶ in the same box immediately preceding the first word in the paragraph.
10. **A date** represented as "October 1, 2006" shall constitute three words. A date represented as "10/1/06" is only one word
11. Send this entire nomination form to: MTA, Governance Specialist, 20 Ashburton Place, Boston MA 02108. This form must be received by **Friday, March 7, 2014** in order for the bio/statement to be published in the April MTA REPORTER.
12. Please send me a list of Statewide Retired Delegates to the 2014 MTA Annual Meeting which I will use solely for the purpose of publicizing my candidacy for election as a member of the Retired Members Committee. The list will be available after January 24, 2014.

My qualifications are in compliance with those of the designated position for which I am a candidate.

Signature _____ Date _____

ATTENTION HIGHER ED RETIRED MEMBERS!

Higher Education retired members who were covered under the Trustees of the Board of Higher Education/Massachusetts Teachers Association Health and Welfare Trust Fund (a MetLife plan), while actively teaching are NOT eligible for coverage under this plan upon retirement. Retired members must elect new coverage. Two such options available to members are the MTA Retired Dental Plan and the GIC Retiree Dental Plan. Coverage is not automatic upon retirement in any group or individual plan.

Questions regarding the Higher Ed dental plan can be addressed to the Mass. Dept. of Higher Ed at 617.994.6950 or MetLife at 800.638.5433. Group number 93994-1-G.

For your reference, to the right is some basic information on the MTA and GIC retired dental plans. For more information please contact the phone numbers or websites at right.

Plan	MTA Retired Plan
Group Number	TS 05138822
Policyholder	Massachusetts Teachers Association
Insurer	MetLife
Eligibility	Retired members of MTA who hold an active retired membership
Available through	MTA Benefits, Inc., www.mtabenefits.com , 800.336.0990
Plan	GIC Retiree Dental Plan
Group Number	144492
Policyholder	Group Insurance Commission (GIC)
Insurer	MetLife
Eligibility	Retirees, survivors, retired municipal teachers in the GIC RMT program and elderly governmental retirees and certain municipal retirees. Dependents of eligible retirees are eligible if they are covered under the retiree's GIC health plan.
Available through	Group Insurance Commission, 617.727.2310 or MetLife at www.metlife.com/GIC , 866.292.9990

Frequently Requested Contact Information

Massachusetts Teachers' Retirement System (MTRS)
www.mass.gov/mtrs

MTRS Headquarters
One Charles Park, 2nd Floor
Cambridge, MA 02142
617.679.6877

MTRS Western Office
One Monarch Place, Suite 510
Springfield, MA 01144-4028
413.784.1711

State Board of Retirement
www.mass.gov/treasury/retirement/state-board-of-retire

Boston Office
One Ashburton Place
Suite 1219
Boston, MA 02108
617.367.7770

Springfield Office
463 Dwight Street, Room 109
Springfield, MA 01103
413.730.6135

Questions regarding your MTA Member ID Card or Calendar

can be directed to:

Renee Gatewood
rgatewood@massteacher.org
617.878.8000, ext. 8208

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