

### HIGHLIGHTS FROM REAM'S ANNUAL MEETING

World-renowned deep-sea geologist Dr. David Gallo delivered a captivating speech and video presentation to REAM members at the Annual Meeting held in October at the Coonamesset Inn in Falmouth. Dr. Gallo, who started his professional career as a shoe salesman, spoke about the inspiration he got from reading *National Geographic* articles on underwater exploration, and how returning to school to work on his doctorate was the catalyst that made him a "student." Although he admits that the two professions had limited similarities, Dr. Gallo believes that "after the first 1000 feet, both become a lot harder."

Dr. Gallo, employed by the Woods Hole Oceanographic Institution (WHOI), also spoke on today's trends in education, standardized testing, and how young people today are being put in a box despite the movements in the science industry to encourage scientists to look for their passions and use team work and "thinking outside the box" to make discoveries and advancements in the field.

A video presentation entitled "Beyond the Edge: Unlocking the Mysteries of the Deepest Sea" concluded Dr. Gallo's remarks. The video explained how, despite the fact that most natural phenomena that influence humanity today are controlled by the ocean, the underwater world remains a mystery, with less than 1% of it having been explored.

Attendees were also captivated by the singing duo of John Murell and John Salerno. The duo sang many familiar show tunes and entertained attendees with popular music from the 1950s.

During the business meeting portion of the day,



*REAM President John Hooper presenting Don Adams with a certificate for his many years of dedicated service to the organization.*

*Photo courtesy of Don Adams.*

REAM President John Hooper paid special recognition to Donald Adams for his years of dedicated service to both his local chapter and to the statewide REAM organization. Don currently serves as REAM's liaison to the NRTA: AARP's Educator Community. Most recently, Don took on the task of organizing and tallying the results of the membership survey on volunteer commitments. The results of the survey demonstrated that, like Don, many retired educators continue to give back to their community throughout their retirement as they did during their professional careers.

Thank you, Don, for your commitment to REAM along with the many other organizations you support with your time and talents. Also, thanks to the Cape & Islands chapter for graciously hosting the meeting. All in attendance had a great time.

*H. Hartshorn & H. Wennerstrom*

# TRAVEL OPPORTUNITIES FOR REAM MEMBERS



**California Coast**  
*sponsored by*  
Massachusetts REAM

**August 20, 2006**  
8 Days • 8 Meals

Per person rates\*

Double	\$1,899
Single	\$2,499
Triple	\$1,869

*Highlights...* San Francisco  
Yosemite National Park • Monterey  
Big Sur • 17 Mile Drive • Hearst Castle  
Solvang • Los Angeles • San Diego

For more information please contact  
D. Robert Romano, Member of the Board of Directors  
Massachusetts REAM 978-855-6477  
54 Fairlawn St • Fitchburg, MA • 01420

Several trips are sponsored by the Essex, Middlesex North and North Suburban chapters and are open to members and friends.

**Ft. Lauderdale with a 2 night cruise to Nassau and Paradise Island**  
March 28 – April 14, 2006: 8 days from \$1424

**Eastern Caribbean Cruise**  
April 22 – May 3, 2006: 12 days from \$1628

**National Parks and Canyons**  
September 20 – 28, 2006: 8 days from \$1197

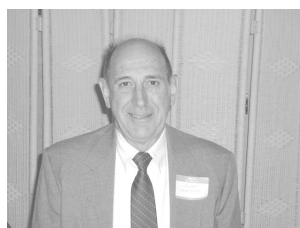
**San Francisco and Lake Tahoe**  
May 12 – 18, 2006: 7 days from \$1499

For information or flyers call Harolyn Bresnick at 978-535-4194 or Ann Donovan at 617-625-3998.

## PRESIDENT'S MESSAGE

If you are like me, reading the daily newspaper is an important part of your morning routine. Lately, as I've turned the pages, I've wondered if the daily newspaper will become a relic of the past. The decrease in circulation numbers seem to support my theory – the circulation of daily U.S. newspapers is now down to 55.2 million from 62.3 million in the past decade. In a recent column by George Will, it was observed that the percentage of adults who say they read a paper "yesterday" are ominous: Age 60+ is 60%; Ages 50-60 is 52%; Ages 30-49 is 39% and Ages 18-29 is 23%.

American youth ages 8 – 18 spend an average of 6 hours and 21 minutes each day with media of all sorts, but only 43 minutes of that time is spent on print media. It seems that they are heavy consumers of media, just not



journalism. Sixty-Eight percent have televisions in their bedrooms and 33% have unrestricted use of computers. Mobility seems to be key among this age bracket, with 79% reporting that they carry either a portable CD, tape or MP3 player, and 55% carrying some type of hand-held video game unit.

It appears to this observer that, in this so-called "Information Age," our youth are really not getting much information. So, as the saying goes, when dealt a bad poker hand – "Just read 'em and weep!"

*John Hooper*  
*President, REAM*

# Educators' Voice

## EXECUTIVE DIRECTOR'S REPORT

The Retired Educators Association of Massachusetts does not have a large staff; in fact, for a few weeks this fall, it was really just me and Communications Coordinator Hillari Wennerstrom, who works off-site managing our website (<http://www.ream1951.org>) and producing the Educators' Voice. As we faced some challenges in staffing the state office, she, along with members of the Operating Committee, performed not only their assigned responsibilities but also many other much-needed administrative tasks. I would like to thank them all for stepping up and helping during this time – which, I might add, was one of the busiest times of our membership year: renewals! As we continue to grow and move the organization forward, I would like to welcome Amy McIntire to our staff. Amy is our new office assistant. She is a graduate of Fitchburg State College and has held many similar positions in the past. In her spare time, she coaches the Special Olympics and teaches Sunday School at the church she regularly attends.



Now that I have confessed how small the staff really is, I would like to answer a common question I am often asked. It is: how does REAM compete with larger and better-funded organizations? The short answer is that we don't and we shouldn't, but let me explain exactly what I mean by this.

In my opinion, there are many dedicated and knowledgeable people advocating on behalf of retired educators. REAM is just one of many organizations that provide assistance to retired educators and school personnel, and it is my belief that if we work together we can accomplish so much more. Nothing can prove the points we have to make better than a unified message, and there are many issues that we have in common with various other organizations. Sending a clear and concise message to the Legislature makes everyone's job easier – the Legislature's as well as ours. Thus, we shouldn't be competing for people's time, attention and resources; we should be coordinating to the best of our abilities.

This is not to say that all organizations that represent retired municipal employees have the same legislative priorities and agendas. Again, they don't and they shouldn't. The fact that REAM is dedicated solely to the educational community gives our members the assurance that we are an organization devoted to their specific needs as retired educators. This is something that we have done well for quite some time, and it will be especially important to us in the near future as the Legislature considers raising the COLA base. This single issue is one where we differ greatly from other advocacy organizations, as I have yet to

meet a REAM member who will truly benefit from receiving an additional hundred dollars a year. REAM believes that holding the state to its commitment of a true, defined benefit pension system through establishing some sort of purchasing power protection is a better solution to the current problem, and in the end will provide a real benefit to retired employees.

The fact that other groups may make a number of campaign contributions is not necessarily an area in which REAM should be competing. National-based membership organizations sometimes refer to educators as "super members," and although I believe our members are super, there is a vast difference in the meaning of "a super member." Having been a full-time advocate for other groups and organizations, I must say that it is much better representing an informed, involved and dedicated membership group than it is to merely represent a group of individuals that have contributed to a certain campaign.

The fact that REAM members take the time to learn the issues, make the necessary phone calls to educate others, and follow through with important issues speaks volumes for what we can accomplish together. I've always considered myself as an "informational" lobbyist, since the term "lobbyist" has become a derogatory word in recent times. Each one of you acts as a lobbyist in some capacity each time you contact your legislators. Having honest, constructive, informative as well as well-thought appeals by 9000 "lobbyists" can work just as effectively as any other strategy, in my opinion.

I recently received a call from a retired school psychologist who was having trouble getting credit for some of her previous service. After making a few phone calls on her behalf, I was able to help her. She was very appreciative of my efforts, and commented on how I had done more for her than the organization to which she had been paying dues to for the past few years. I mention this to say that I think REAM has placed a high value on service and we benefit each time we help someone. I hope this is a tradition we continue. We can't help everyone, but we can point people in the right direction, and often that is the best help.

REAM is a great organization that continues to grow stronger through its great members. In closing, I hope that each one of you has a wonderful holiday season. As we turn the page to a new year, my resolution for the organization is to try to create some fundraising or other non-dues based revenue to increase our statehouse presence, which will result in a direct benefit to our members.

*Heather L. Hartshorn*

# NEWS FROM THE REAM OFFICE

**The Educators' Voice** – A new feature has been added to the address line of your newsletter – it is your membership renewal date. Since REAM accepts new memberships or renewals throughout the year, this date will assist members with their individual renewal date. Annual renewals will continue to happen during the months of August and September each year. Please take note of this date, and should you have a question about your membership status, please contact the REAM Office at (508) 624-0233.

If you have an expiration date of September 2005 or earlier printed in the address line, this will be last the newsletter you receive until your membership is renewed. Unfortunately, the rising costs of publication and mailing no longer will allow us to mail *The Educators' Voice* to individuals whose membership may have lapsed. If you have not renewed for the current membership year, you can do so by sending your membership fee of \$25 to REAM, 169 Lakeside Ave, Marlborough, MA 01752. Please make sure that your name and address are included, along with your chapter designation.

**Information, Please** – Are you one of the many REAM members that relocate to a different part of the country for a portion of the year? A great feature of the new database software is that we can maintain multiple addresses for members who travel to various locations for extended periods. If you spend a significant amount of time at a secondary address,

please let us know so that we can update our files and ensure that you don't miss timely information, as most of mailings are sent 3<sup>rd</sup> class and are not eligible to be forwarded through the mail.

**Florida Chapter of REAM**—Do you spend a significant amount of time, no matter what season of the year, in Florida? It has been recommended that REAM consider providing chapter support to members that live in various regions of Florida. Whether you have permanently relocated to Florida or are simply living there a portion of the year, if you have an interest in exploring the possibility of starting another chapter of REAM please contact the REAM Office by February 1<sup>st</sup>.

## NEWSLETTER SUBMISSIONS

Do you have a particular item of interest that you'd like to see researched in future issues of the *Educators' Voice*? Along with chapter updates and meeting notices, items of interest are an important part of our newsletter. Please contact Communication Coordinator Hillari Wennerstrom with your thoughts and comments.

Deadlines for submissions to future newsletters are as follows:

February 10, 2006—Spring Issue (March)

May 10, 2006—Summer Issue (June)

August 10, 2006—Fall Issue (September)

## HEALTH CARE CHANGES ON THE HORIZON FOR RETIREES

A recent report in the *Worcester Telegram & Gazette* reported on the reprieve Worcester retirees were granted by the Worcester City Council in regard to major changes in the cost of health insurance for retirees. City Manager Michel O'Brien was asked to defer any changes to the cost of health care for retirees during the current fiscal year. Worcester's City Council appropriated \$468,000 to cover the costs of maintaining the current health insurance

premiums and benefit structure.

Worcester, like many other municipalities, has seen a large increase in insurance costs over the past few years. Collective bargaining agreements and local bylaws have prevented many municipalities from passing those costs onto employees. Retirees have largely been left unprotected from these costs.

REAM is closely following these

situations as they emerge around the Commonwealth. We are also watching legislation that seeks to take insurance premium costs out of collective bargaining agreements. REAM stands behind its members and their attempts to negotiate with past employers regarding health insurance coverage and costs.

*Hillari I. Wennerstrom*  
Communications Coordinator  
REAM

## MEDICARE PART D UPDATE

Members will soon be receiving information from Medicare regarding the status of their current coverage, and whether part D will be more beneficial. For retirees who are currently covered by the GIC or through their municipality, part D typically will not be a better option. Please be sure to read the material you are sent carefully, and if you have questions regarding your coverage, contact your plan administrator. You can also contact (800) AGE-INFO for free insurance counseling.

## METROWEST REAM SCHOLARSHIP

The Metrowest Chapter of REAM scholarship program is open to all current members of the chapter. Applicants must be in his/her second semester of their freshman year of college. Included with the applicant's personal information should be the name, address and phone number of the applicant's college as the scholarship will be sent directly to the college. The name and address of the REAM member sponsoring the applicant should also be listed. All applications must be received by January 31, 2006.

Send to: Edward Convery  
92 Dennison Avenue  
Framingham, MA 01702  
Telephone 508-872-7563  
e-mail: edconvery@aol.com

## CHAPTER FALL MEETINGS

### North Middlesex & Worcester

On October 6<sup>th</sup>, the North Middlesex and Worcester Chapters of REAM held a joint fall banquet at the Devens Common Center. Attendees were fortunate to have a wonderful coffee hour sponsored by Liberty Mutual which provided a wonderful time of socialization. Thank you to Liberty Mutual for their continued support of REAM and its members.

Guest speaker Bob Brousseau, an elected member of PRIM, reported on the progressive growth of our retirement investments and the steps being taken by the Board to ensure continued success with their investments. REAM Executive Director Heather Hartshorn was also present and updated attendees on various legislative matters of interest and encouraged members to continue to contact their local representatives regarding these matters.

During the business meeting portion of the day, Chapter #270 voted on and passed their revised by-laws. The day ended with a most enjoyable musical presentation by talented violinist Hilary Walter Cumming and pianist Duncan J. Cumming.

*Submitted by: Sandy Martinez*

### Suffolk Chapter

The Suffolk Chapter of REAM held its annual autumn luncheon at Lantana's in Randolph on October 19, 2005. Noteworthy guests included chapter president Gloria DeAngelis, membership chair Dave Dingley, REAM Executive Director Heather Hartshorn and REAM's Legislative Co-Chair Dan

O'Connor.

Updates regarding local chapter membership and activities were presented to attendees. Attendees also heard from Helen Burns about efforts to increase the availability of increased life insurance coverage. Gladys Wood, hospitality chair, spoke about the importance of reaching out to lonely retirees.

Almost all members received a special gift from the raffle. Members are encouraged to mark their calendars for the spring luncheon, to be held at Lantana's on May 10, 2006.

*Submitted by: Joan Creedon*

### Middlesex South Chapter

The Middlesex South Chapter of REAM held its annual fall business meeting on October 27, 2005 at the Brea Burn Country Club in West Newton. Chapter officers were elected and committee reports were submitted to the membership. Members also received information regarding outreach initiatives of the Chase Foundation. Linda Guttrich and Lester Goodridge were elected president and first vice-president, respectively. Both Linda and Lester have been long time active supporters of REAM and their local chapter.

Actress Judy Bernstein, who performed her one-woman show "I Love History," was incredibly informative and entertaining.

*Submitted by: Linda Guttrich*

# LEGISLATIVE REPORT

This past fall has been extremely busy for REAM's legislative team, providing testimony on key issues at committee hearings and attending outside meetings with various legislators and their staff in an attempt to continue to make REAM's presence known on Beacon Hill. Local chapter legislative chairs, as well as minutemen and women, have also been very active making much needed phone calls and offering support whenever necessary.

Below is a synopsis of some of the key legislative priorities for REAM this legislative session.

**House Bill H468** – an act to extend maternity benefits to retired teachers who, prior to 1975, resigned for the purposes of maternity leave, or were on unpaid leave of absence for such purposes. This bill will allow retired teachers who were affected by such circumstances to buy back up to four years of creditable service. The Joint House and Senate Public Service Committee heard testimony on September 22nd from various sponsors of the bill as well as REAM members. The Committee has placed the matter under consideration. The Senate has filed an accompanying bill, S1525, to extend benefits to active teachers.

**House Bill H268** - this bill seeks to extend pension benefits to retired persons who served in the armed forces of the United States between January 1, 1940 and the termination of the Selective Service Act of 1948. Qualified retirees, as well as active teachers, will be able purchase up to four years of creditable service on their pensions. This bill was redrafted in October (now H4467) and has been reported favorably from the Joint House and Senate Public Service Committee to the House Ways and Means Committee.

**Senate Bill S1505** – this bill will allow

retirees who retired under Chapter 32 of the General Laws between July 1, 2004 and December 27, 2004, and elected for either Option A or B, to be entitled to a recalculation of retirement allowances based upon updated mortality tables. This bill has been reported favorably to the Senate Ways and Means Committee.

**Senate Bill S1508** – this bill would increase the minimum pension for a



retiree with twenty-five years of service from \$10,000 to \$12,000 provided, however, that the retirement allowance does not exceed the salary currently being paid for the position from which the person retired. The Joint House and Senate Public Service Committee has favorably recommended this bill for passage.

**Senate Bill S1567** – an act relative to the retirement benefits of certain widows and surviving spouses. If passed, this bill seeks to eliminate the remarriage penalty for a deceased member's spouse who remarried prior to July 1, 2000, and whose pension was terminated or otherwise reduced upon remarriage. This bill has been reported favorably by the Joint House and Senate Public Service Committee and has been referred to the Senate Ways and Means Committee.

**Senate Bill S1585** – this bill provides language that would allow active teachers as well as retirees the ability to purchase service credit for time worked in non-public schools prior to January 1, 1973. This bill has received

a favorable recommendation from the Joint House and Senate Public Service Committee.

**Senate Bill S1400** – this bill will allow teachers currently in service the ability to purchase up to ten years of creditable service for qualifying positions held out of state, with the Bureau of Indian Affairs, at overseas dependant schools, in the Commonwealth of Puerto Rico and in other US territories.

**Senate Bill S2042** – this lengthy bill has many components to it. REAM is particularly focused on the language that seeks to remove health care benefits from collective bargaining agreements, and the language that would restore the reimbursement for Medicare Part B that was previously taken away from GIC members.

REAM has also been closely monitoring the report that PERAC has issued regarding the COLA study. The report has recommended that a base pension of \$16,000, instead of the current \$12,000, be considered by Legislature. This would increase the current COLA from \$360 to \$480 per year – translating to about \$10 per month. The report also recommends that an overall study be commissioned regarding the entire pension system here in Massachusetts.

REAM whole-heartedly supports this effort and has sponsored a bill, House Bill H270. This bill is currently under discussion and has the support of many other public sector retiree groups as well. REAM will continue to focus its efforts on this bill.

If you have questions regarding any of the legislation with which REAM is currently involved, please contact your local chapter's legislative chair or REAM's Executive Director, Heather Hartshorn, at the state office.

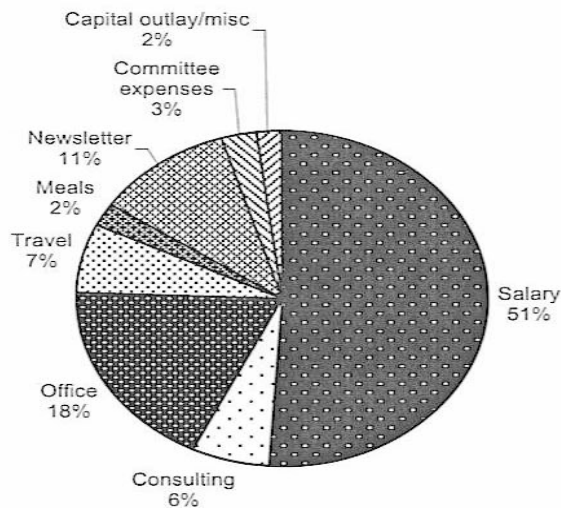
*Daniel O'Connor & Paige Rowden*

# TREASURER'S REPORT

## Retired Educators Association of Massachusetts Treasurer's Report October 1, 2004-September 30, 2005

	Expenses	Budget	% Spent
Salary	\$ 89,501	\$ 95,210	94.00%
Consulting	\$ 10,769	\$ 4,600	234.12%
Office	\$ 31,983	\$ 23,320	137.15%
Travel	\$ 11,446	\$ 14,530	78.77%
Meals	\$ 3,749	\$ 2,000	187.43%
Newsletter	\$ 19,337	\$ 16,300	118.63%
Committee expenses	\$ 4,516	\$ 3,300	136.84%
Capital outlay/misc	\$ 3,536	\$ 9,000	39.29%
<b>Total</b>	<b>\$ 174,836</b>	<b>\$ 168,260</b>	<b>103.91%</b>
NRTA grant	\$887.72	\$7,300.00	12.16%

Expenses



### Assets

FSB Checking	5,409.28
SMCU Checking	17,821.35
Money Market	20,882.76
3 month MCB	26,053.87
9 month St Mary's	26,355.02
20 month St Mary's	26,464.01
Reserve	
FSB	8,500.00
FSB CD	8,586.40
<b>Total</b>	<b>140,072.69</b>

Submitted by: Ed Stuhr, Treasurer



**REAM**

Retired Educators Association  
of Massachusetts

# Educators' Voice

Winter 2005 | Volume 2 | Issue 1



## REAM

Retired Educators Association  
of Massachusetts

### INSIDE:

Annual Meeting Synopsis

Executive Director's Report

President's Message

Legislative Update

Chapter Meeting Updates

Travel Opportunities

# Educators' Voice



## REAM

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