



MTRS—COMMITTED TO SERVING OUR GROWING RETIREE POPULATION

During the last decade, there has been a 56 percent increase in the number of retired members of the Massachusetts Teachers' Retirement System (MTRS). Since Retirement Plus was enacted in 2001, we have added an average of 3,500 new retirees each year, for a current total of nearly 50,000 retired educators. As this population continues to grow, likewise, we will continue to work to align our services to meet the expanding needs of our current and future retirees.

The MTRS has a twenty-year history of providing member education programs and services designed to prepare members for retirement. In FY2007, we expanded our educational programs to include "Retirement U: Strategies and Opportunities for a Rewarding Future." This year's program, presented in December, offered retirees an opportunity to learn about asset allocation in retirement, estate planning, maintaining a healthy mind and memory loss prevention, and being a smart financial consumer. For more information about our educational programs, please visit us online at www.mass.gov/mtrs or call us at 617-679-MTRS (6877).

Throughout retirement, the MTRS provides many services to our members, including:

- providing annual 1099-R tax statements
- verifying members' eligibility to continue to receive retirement benefits,
- processing retirees' changes in address, direct deposit of monthly pension, federal tax withholding and health insurance withholding,
- adjusting benefit payments due to contract settlements and statutory or regulatory changes.

We also send periodic broadcast e-mail updates to retired members who sign up to receive MTRS M@il. These updates include announcements of upcoming mailings and programs, information on legislation affecting retirees, and notice of new publications and important web postings. If you have not yet signed up, or if your e-mail address has changed, please go to www.mass.gov/mtrs and click on "MTRS M@il" in the left margin.

In keeping with our commitment to serving our retirees, the Board's legislative agenda for the coming year continues to include advocating for an increase in the cost-of-living adjustment (COLA) base, while securing the purchasing power protection of our retirees' benefits. The Board is

particularly concerned about our neediest retirees whose purchasing power has eroded due to the long-term effects of inflation.

Additionally, the Board is working to identify options that would provide retirees with appropriate access to post-retirement employment opportunities in the classroom ("working after retirement" reform). The goal of these efforts is to allow school districts and retired educators the flexibility of returning to the classroom to help mentor, job share, train, and, in some cases, fill positions where a critical shortage or need has been designated.

Be assured that, as our retiree population continues to grow, the MTRS will be paying attention. If you have any suggestions for us at any time, please drop us a line to let us know. We are always on the lookout for ways to improve our services and happy to hear from our retirees.

During your retirement, the MTRS will be here to serve you—and we look forward to continuing our relationship with you for many years. During your retirement, please remember to contact the MTRS if you...

- **change** your name, address or Social Security number
- **lose** your retirement check
- become **re-employed** by a Massachusetts public employer and exceed the time and earnings limitations
- become **divorced**, and your retirement allowance is divided
- want to **change** your withholding for federal taxes, retiree beneficiary designation (Option B only), or payment method (mailed check or direct deposit)
- want to **participate** in the governance of the MTRS as an elected Board member
- if you are receiving an ordinary or accidental disability retirement benefit, begin to receive Workers' Compensation benefits, or have a change in your Workers' Compensation benefits
- **complete** and return your Benefit Verification form when we mail it to you, to confirm that you are still eligible to receive your benefit payment
- **advise** your survivors to contact us in the event of your death

Massachusetts Teachers' Retirement System
Main Office: One Charles Park, Cambridge, MA 02142
Phone: 617-679-MTRS (6877)

CALENDAR OF EVENTS

Chapter Legislative Chairs Meeting

Chapter Legislative Chairs and Chapter Presidents have been invited to a special meeting on January 23, 2008, at Assabet Valley Technical High School in Marlborough.

REAM Board of Directors Meeting

The Board of Directors meets quarterly—the next scheduled meeting is March 5, 2008. The Board of Directors meets at Assabet Valley Technical High School in Marlborough.

REAM Chapter Presidents Meeting

The next scheduled meeting of the chapter presidents has been rescheduled to March 12, 2008

at Assabet Valley Technical High School in Marlborough. This meeting is a great way for our chapters to stay in touch with one another and share ideas that will benefit our entire organization.

REAM Spring Meeting—May 2008

A volunteer committee has been organized to help plan the two statewide membership meetings for REAM—spring and fall. If you would like to volunteer to serve on the committee or have ideas for a speaker or a location for either meeting, please contact the REAM Office. Currently we are looking to secure a location for the meeting to is centrally located for all our REAM members.

PRESIDENT'S MESSAGE

Saturday evening, November 3, 2007, many of us turned our clocks back one hour before going to bed. The occasion may have sparked the thought of how nice it might be to go back in time and perhaps change a past experience or occurrence. But I am not at all sure that it would be a good idea if we were able to.

However, we do have a way of going back in time and reflect on past experiences. We do it through our memory. One experience that I particularly like to recall is my friendship with a boy named Sam. I met Sam and his family in 1949 upon arriving in Cokeburg, PA, from Italy with my family. Sam and I were both nine years old at the time and we became close and fast friends. His mother used to drive us and other neighborhood kids to school in the back bed of the family pickup truck. Imagine that happening today.

The experience that had a most profound impact on me was when Sam and I went to a small carnival that was visiting in Cokeburg. As we played the games and enjoyed all the sounds, sights and smells that accompany a carnival, I heard a young girl cry out, "Oh I lost my quarter." You may recall that in 1949 a nickel could buy a bottle of soda, an ice cream cone, or a candy bar. I started looking all over the ground and soon found the quarter. I very quietly turned to Sam and said, "Come on Sam, I found the quarter and I will buy you an ice cream." Sam turned to me and simply said, "No thank you."

In that brief episode Sam revealed to me what kind of

person he was. That moment came to be a beacon of light and a moral compass for me for the past fifty-eight years. My family left Cokeburg in 1950 and I saw Sam again only once after that in 1960. Sam died before he was fifty years old but I did get a chance to relay the story to his parents years later and express my gratitude for having Sam as a friend.

We are never too young or too old to affect others during our lives. We may never know what influence we may have on others but sometimes we do. During this new year, let us take the opportunity to give of ourselves to family, friends and others. In giving of ourselves we give our most precious possession and truly it is in giving that we will receive in return.

May all of you enjoy a healthy and joyful new year. God Bless.



We are never too young or too old to affect others during our lives.

Pelino Masciangioli, REAM President

Educators' Voice

EXECUTIVE DIRECTOR'S COMMENTS

Happy New Year –

Time is always ticking away, whether we want it to or not. It seems like I had just settled into fall and now the holiday season is here and winter is knocking at the door. Perhaps it is the mark of a busy person that time just doesn't seem to stand still – not even for a second. Some of you can probably relate to these sentiments all too well.

Time continues to tick away for REAM as well. These last three months have been such a flurry of activity that I have to stop and look at my date book to tell you all about it. With a plethora of chapter meetings, our state annual meeting, a series of pre-retirement seminars, and the constant activities in membership and legislative areas, I find myself booked solid and wishing for just a minute to stop and breathe.

Here is an update on some of the aforementioned items as well as a quick peek at what lies ahead in the coming year. One important item for many of you is that your membership has not been renewed and you will need to renew ASAP. Please take a quick minute to look on the back cover of the newsletter to make sure that you have an expiration date of October 2008. To those of you that have already taken the time to renew through either the summer newsletter or a chapter newsletter, thank you.

We rely on the resources of each and every member to make the organization run. And we grow stronger with each and every member that continues to be active in the association. A great example of this has been the postcard campaign that we've undertaken at the state level for bills H2420 and S2234. Our legislators have heard loud and clear from us that the issues addressed in each of these bills are important. We've taken some taken a big step forward with the WEP/GPO issue as once again the message for its repeal is being heard on Capital Hill. As you probably said to someone in your teaching career – “never underestimate the difference a single person can make,” this sentiment is very true for REAM members. Together we are a strong organization.

Our ability to make positive change for retirees, both present and future, amazes me. At our statewide annual meeting we heard about fourteen REAM members who made so many positive changes that it took an entire meeting just to mention a few brief things about each of them. Paying tribute to our honorary members is just one small step we've taken to recognize the folks that have helped shape REAM over the years. As I heard the accomplishments of each of these members, I was reminded of what our true mission is... to protect, to promote and to provide for the needs of retired educators. Is there a more noble cause?

Although we were only able to pay tribute to one honorary member from each chapter at the meeting, we are paying tribute to all honorary members through a special voucher program that was passed by the operating committee and board of directors. Each chapter was given vouchers for each of the honorary members in the local chapter. These vouchers can be used to invite someone to join the association for a year for free. If you know of someone who might benefit from a membership in REAM but has not joined, please contact the office or your local chapter leadership so that we work out the details.

As I traveled to chapter meetings, I was again reminded how fortunate REAM is to have such active and astute members. Two of the meetings that I attended had state legislators in attendance and members were able to speak directly with them about our legislative issues. We have also had a captive audience at the State House recently meeting with leaders from the Senate Ways and Means Committee. Our voice is being heard and we need to make sure it is loud and clear to everyone within earshot.

The statewide membership committee has been actively working on some important membership issues over the past few months. They have examined our dues structure, coordinated the formation of a statewide scholarship committee, and generated many ideas for improving our membership numbers. Since REAM represents only about 17% of retired educators statewide, there is much to do if we want the organization to grow. Many of you have heard me say this before but I truly believe that if each member could think back and remember one colleague who you know is not a member and invite him or her to join – our organization would double in size.

Our pre-retirement seminars are a great asset to our organization and its future. They are a great resource for active teachers planning their retirement. The feedback from these seminars is extremely positive. REAM is fortunate to have Needham Financial working with us to sponsor the seminars. This past fall alone we have been able to make personal contact with over 500 active teachers.

I have probably taken at least two breaths to update you but I feel that all the activities that we are involved with are worth mentioning. REAM is an active organization and I am proud to be working with you and for you.

Hillari I. Wennerstrom
Executive Director

CHAPTER HAPPENINGS—ESSEX COUNTY CHAPTER

The Essex County chapter of REAM held a highly successful fall luncheon at the Danversport Yacht Club on October 3, 2007, with over 100 retirees in attendance.

Entertainment was by Donna Lee impersonating country singer Patsy Cline. Four 90-year old retirees were guests of honor and many new members were introduced. Reports on legislative action on Beacon Hill were given by Joe Donnelly, legislative chair and REAM Executive Director Hillari Wennerstrom.

At the meeting, retirees were given postcards to send to their state legislators regarding our COLA and purchasing power bills.

Essex County REAM is the largest county chapter of REAM in the Commonwealth.

*Information submitted by:
Richard Doyle, 2nd Vice President of Essex
County Chapter, REAM*

Many REAM members enjoy reading about the activities of the various REAM chapters. If you'd like to have information regarding your chapter printed in the newsletter, please send information to Richard Doyle. Richard has graciously volunteered to coordinate the publication of these updates. Information can be sent to him via email at rdoyle561@aol.com or through the mail to: Richard Doyle, 561 Ocean Blvd #4, Hampton, NH



Ted Kyrios, Essex County REAM membership chair and REAM executive director Hillari Wennerstrom confer at the Danversport Yacht Club.

Photo by Richard Doyle

REAM OFFICE NEWS

REAM is pleased to welcome Carol Vales to our staff as the office assistant. Carol comes to us with a variety of experience in fields of office management and customer service. Carol recently worked as the office manager for a busy real estate office in the Concord, MA area.

Carol's main responsibilities include oversight of the daily operations of the office and assisting members with general

membership related issues. She will be the primary contact for our chapters for any membership related issue. Carol's hours will be Monday—Thursday, 9AM to 3 PM.

Members can reach Carol via email at reamoffice@ream1951.org or by phone at (508) 624-0233.

As we welcome Carol, we say thank you to REAM member

Sandy Martinez who filled in during the interim period.

Many members have become acquainted with Sandy over the past six months. Sandy will continue her involvement with the statewide membership committee and as member of her local chapter board.

SCHOLARSHIP COMMITTEE

A CALL FOR VOLUNTEERS

The Scholarship Committee is looking for volunteers who have email addresses to join us to help create a proposal for a new REAM Scholarship, Grant or Award Program. We have a list of things to decide and research and need ed your help and expertise. Please email one of the co-chairs to sign up.

Ted Kyrios
tkyrios@verizon.net

Kathy Tudryn
jmkt45@earthlink.net

NEWSLETTER SUBMISSIONS

The *Educators' Voice* is the quarterly publication of the Retired Educators Association of Massachusetts. Deadlines for submitting items for publication are as follows:

March 2008 edition—February 10, 2008

June 2007 edition—May 10, 2008

Items should be submitted to Executive Director Hillari Wennerstrom. Items can also be sent via email, hillariwennerstrom@ream1951.org or via US mail to the REAM Office at 165 Lakeside Avenue, Marlborough, MA 01752. Items will be printed as space permits in any given issue.

2006-2007 BUDGET INFORMATION

REAM 's fiscal year coincides with the membership year (October 1—September 30). Below is a recap of the expenditures for the 2006-2007 fiscal year.

Category	Budgeted	Expended	% spent
Payroll	\$73,470.00	\$63,138.91	86%
Consultants/Fees	\$30,700.00	\$24,190.63	79%
Office Expenses	\$37,340.00	\$31,082.03	83%
Travel	\$7,250.00	\$5,264.72	73%
Board Mtg Expenses	\$2,750.00	\$2,473.60	90%
Newsletter Expenses	\$16,300.00	\$21,918.19	134%
Capital Outlay	\$1,000.00	\$1,017.19	101%
Miscellaneous Expenses	\$2,400.00	\$3,114.56	130%
Totals:	\$171,210.00	\$152,199.83	89%

The Board authorized the purchase of a new photocopier (\$5000) with funds from operating CDs.

LEGISLATOR PROFILE—SENATOR BENJAMIN DOWNING

Senator Benjamin Downing has been a friend to REAM since getting elected to the Massachusetts Legislature in 2006. Recently REAM was able to talk with Senator Downing about issues important to our members and also his work as Co-Chair of the Committee on Public Service.

REAM wishes to thank Senator Downing for his time and work on behalf of retired educators across the state.

State Senator Benjamin B. Downing (D – Pittsfield) was elected to the Massachusetts Senate on November 7, 2006. He represents citizens of Berkshire, Hampshire, and Franklin Counties, proudly serving the largest Senate district in the Commonwealth, comprised of 48 cities and towns in the westernmost part of Massachusetts.

As Chair of the Committee on Public Service, Senator Downing considers important matters regarding retired educator pensions and retirement as well as collective bargaining, health insurance and civil service for state and other public employees.

In his first-term Senator Downing has been a champion and advocate for addressing important COLA and pension protection issues for public sector retirees. His advocacy led to important COLA/pension protection legislation (S. 2234) passing the Public Service Committee.

A Pittsfield native, Senator Downing attended Pittsfield catholic schools and obtained his Bachelors of Arts in Political Science at Providence College, Rhode Island.

Downing comes from a family tradition of public service. His father, the late Berkshire District Attorney Gerard Downing, was a well respected community leader who made his career by working hard to protect the rights of Berkshire citizens. Senator Downing is the oldest of four children (Nick, Nate and Maggie) raised by Gerard and Pamela Downing.

Q. What are your top legislative priorities?

My top legislative priority is expanding broadband access and wireless technology to all unserved and underserved communities – but particularly the ones in western Massachusetts. This is the number one infrastructure issue in my district. Of the 48 communities in my district, more than half either have no broadband access or are underserved. In some communities, the only way to access the internet is through dial-up, which is a huge hindrance not only to economic development, but also to public safety. With the information age in full bloom throughout the rest of the Commonwealth, to live and work in a community without broadband connectivity significantly impacts daily living and stunts the growth of local business.

Improving transportation infrastructure is another priority. With recent reports of deteriorating bridges and roads, it is imperative that we do our best to rehabilitate and restore our roadways. We must ensure that transportation infrastructure can support the increasing demand for commercial activity.

I am also committed to improving the housing stock in western Massachusetts, a key to successful economic and community development. Providing a range of housing options draws new industry to the area and attracts a talented workforce. When we invest in housing we simultaneously enhance economic potential region-wide.

Q. What accomplishment are you most proud of in your short time in the State Senate so far?

My position afforded me the opportunity to deliver statewide policy reforms to the Governor's desk, allowing cities and towns to opt-in to health plans offered through the Group Insurance Commission (GIC). We saw the potential to do things better, to offer municipalities options for real cost savings and we acted. While this option may not appeal to every city and town across Massachusetts, municipalities



Senator Benjamin Downing

In addition to cost savings, the GIC offers a diverse range of high quality health plans, giving members more choices in coverage. On all accounts, the signing of this bill into law was a huge win for municipalities struggling to provide health coverage to their workforce and retirees.

Q. Do you have any educators in your family?

My grandmother, mother, two aunts and sister have all taught in various settings at various times.

Q. What advice would you give to retired teachers out there about advocating for pension and COLA changes?

My Committee identified COLA reform as an early priority for this session. Chairman Kaufman and I worked extensively to redraft and report favorably *An Act Relative to the Calculation of Retiree COLAs* (S.2234). Our bill would increase the COLA salary base from \$12,000 to \$16,000 and would adjust the COLA base in future years so that by the year 2024, the Massachusetts COLA base for state retirees and teacher retirees would match the COLA base given by the Social Security Administration.

While this bill is no longer before my Committee, its passage continues to be a top priority for the Public Service Committee. In talks with Senate President Therese Murray, I have emphasized the importance on immediate action as the last time the base was adjusted was in 1998.

People don't become teachers to be rich, they become teachers because they want to make a difference, to touch the lives of students and encourage kids to achieve their full potential. This measure will begin to address the inequities that exist between state and federal COLAs and start giving more back to the educators that have inspired generations of students.

This legislation is currently being reviewed by the Senate Committee on Ways and Means. Anyone who supports the bill, but retired teachers in particular, should advocate for its passage by contacting their state Senator and urge them to speak with the Senate Ways and Means Committee about releasing this bill to the full Senate membership for consideration.

MEMBERS HONORED AT FALL MEETING



REAM paid special tribute to fourteen “honorary” members at the annual fall meeting in October 2007. Above is honoree Alma Driscoll from the Norfolk Chapter along with REAM President Pelino Masciangioli (right) and Frank Cassani (left). Alma was one of three honorees that were able to be at the meeting.



REAM

Retired Educators Association
of Massachusetts

Educators' Voice

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REAM

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INSIDE:

Interview with Senator Downing

Information from MTRS

President's Message

Executive Director's Comments

Chapter Update—Essex County

Calendar of Events

Educators' Voice



REAM

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