

# Educators' Voice

Spring 2006 | Volume 2 | Issue 2



**REAM**  
Retired Educators Association  
of Massachusetts

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## REAM: PROTECTING, PROMOTING PROVIDING; A COLLABORATIVE EFFORT

Recently, many of us witnessed on television and read in newspapers regarding the funeral of Coretta Scott King, wife of deceased civil rights leader Dr. Martin Luther King, Jr. As we heard the speakers eulogize Mrs. King, the recurring theme emerged that Mrs. and Doctor King shared a common vision for the poor, the less fortunate and the politically disenfranchised, not only here in America but throughout the world. Their vision was of a country where all people, regardless of color, creed, gender or national origin, can enjoy and share in the economic and political life of our country with equal opportunity and without discrimination. Their mission was to raise the awareness of all people to the economic, social, and political injustices faced daily by many in our country and around the world. Through enormous personal sacrifices by themselves and their families, they were able to marshal tens of millions of people from all walks of life to commit their time, talents and resources to achieve the gains made of the past four decades. Although much progress was made, there remains more road to be traveled.

Within REAM, we too must also share a common vision and mission. We exist for the purpose of “protecting, promoting and providing” for the economic benefits of all retirees. It has been said that as educators and public servants, we have worked hard to promote the education and development of society’s greatest resource: our children. It is REAM’s belief that our retirement years should be as dignified as were our professional working years. In order for that to be a reality, we need to maintain a level of income and health benefits that will afford us the opportunity to live as such.

To achieve this vision, we also need to marshal *our* time, talents and resources until we accomplish the goals we have set for the organization. We need to collaborate and partner with other organizations, and we need to reach within our own membership to voice our concerns about the issues that are important to us. We need to show people that we are educated, concerned and, most important, proactive. Our message

gets heard when it is not only loud but also concise and well-thought out.

Our common interest is the welfare and well being of our retirees and we need to keep our focus on that goal. Our members, chapters, board of directors and officers need to be individually and collectively committed to sharing that goal and to engage in constructive collaboration and partnership. That means working together to make REAM more efficient and effective in carrying out our mission. Members and non-members alike need to be united towards our goal. Whether you are involved within your community or within a local chapter of REAM, stay involved and stay informed. That is the best way to help us help you.

**Pelino Masciangioli**  
**First Vice President**  
**REAM**

## ANNUAL SPRING MEETING

REAM’s annual spring meeting, hosted by Suffolk Chapter, is being held on May 24, 2006, at Lantana’s Restaurant in Randolph. Attendees will enjoy the vocal ensemble *Twice As Nice* during the luncheon portion of the meeting.

The meeting will begin at 9:30 AM and the cost is \$22.00. A registration form, which must be received by May 16, is on page 7.

Additional information and directions are printed on page 7 of this newsletter.

To those of you who are receiving this newsletter for the first time, welcome. Thanks to the generous sponsorship of the NRTA: AARP’s Educator Community, REAM is able to send you this complimentary copy. We hope you find this information of value to you.

# Educators' Voice



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Website: <http://www.ream1951.org>

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Special thanks to the NRTA: AARP’s Educator Community for the generous sponsorship of this edition of the Educators’ Voice.

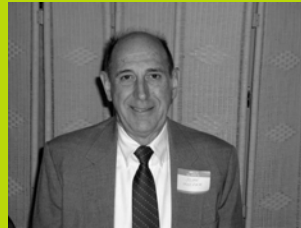
## PRESIDENT'S MESSAGE

During a recent celebration marking the 300<sup>th</sup> anniversary of the birth of Benjamin Franklin (January 17, 1706), I was reminded again of that remarkable period in history when thirteen independent colonies joined together to form this country. E Pluribus Unum!

REAM faces a similar situation today trying to tie together seventeen local chapters. The issues of communication, compromise, affiliations and co-operation appear to be universal. Ironically the phrase, "out of many one" is not the major problem; rather, it is the one citizen, one voter, one member, etc. If REAM could meet the needs of each individual whether that is legislatively, financially, legally or medically, we'd make history. But because we are a membership organization, with many members, and we seek to represent the needs of many, oftentimes "the one" ends up sacrificing a little something for the good of the many.

The fact is that REAM has a strong centralized governance, and it seeks to not only serve the one individual member but

also to balance the needs of the membership body as a whole. With our strong partnerships and affiliations, we are fortunate in that we can share in the burden of this balancing act. One strong affiliation that I would like to draw particular attention to is that with the NRTA: AARP's Educator Community.



I personally would like to thank them for the financial support they have given REAM in the form of grants. These grants have assisted us in reaching out to many potential new members as well as improve our communications efforts to existing members. Their generous support has made possible the printing and mailing of this issue of the *Educators' Voice*.

I look forward to much more future collaboration with the NRTA and with others that will help us continue to reach out to all retired educators, members and non-members alike.

**John Hooper**  
President  
REAM

## MAKE A DIFFERENCE—GET INVOLVED

Thomas P. "Tip" O'Neill, former Speaker of the United States House of Representatives was fond of reminding his colleagues that "all politics is local." Even as he rose to become one of the most influential men in our country, he remained keenly aware that his continued service in public office was dependent on the continued support of individual voters back home in his Massachusetts congressional district.

It's easy for each of us to think that the issues that are considered by the Congress or by our state legislature are totally out of our control. However, if we remember Speaker O'Neill's words -- all politics is local -- we are reminded that what happens in Washington or Boston begins anew every two years right in your local polling booth. Trying to influence the outcome of an issue in Washington or Boston may seem beyond your ability, however, reaching out to someone in your own neighborhood is something that everyone of us can do.

I've always thought that retired teachers were uniquely well positioned to be a highly effective lobbying force. As the executive director of the Massachusetts Teachers' Retirement Board, I never missed the opportunity to encourage retired teachers to become enthusiastic advocates on behalf of "your retirement system." Think about this for a moment, it's reasonable to assume that at least one retired Massachusetts teacher has affected the life of every state legislator. In most cases, the number will be far greater than one. It's likely that we could say the same for each member of the Massachusetts congressional delegation.

In addition to this personal bond that exists between legislators and their former teachers, please remember that teachers are highly respected members of most communities. As a teacher, you have given generously of your time and talents to educate your students and to make a positive contribution to your community. Although it may not always seem apparent, your state legislator respects what you've done for his or her neighbors, family and friends. When you ask for their help -- they will listen.

There are a number of reasons for you to join REAM and other retiree organizations. While many join simply to enjoy the social aspects of your local chapter, I hope that you will always remember that your organization must serve a greater purpose. Your organization must always be a strong and effective voice for the benefit of your profession. You should actively recruit every Massachusetts retired teacher to become part of your campaign for fair, adequate and financially secure retirement and health care benefits. And, you should actively work to preserve and protect the independence and financial integrity of your retirement system.

I've always felt that your pension is your most tangible reward for a lifetime of public service. Collectively, we owe every Massachusetts retired educator the opportunity to retire with dignity and with a fundamental level of financial security. We can all do our part by remembering Speaker O'Neill's message... all politics is local. Each retired teacher should become involved in the political process -- it will make a difference!

**Tom Lussier**  
Executive Director  
Coalition to Preserve Retirement Security

## ELECTION OF REAM OFFICERS

As called for in REAM's bylaws, nominations are being sought for the following elected positions: President, First Vice President, Second Vice President, Recording Secretary and Treasurer. Each of these positions is a two-year term, beginning in September 2006. New election procedures were recently adopted within the REAM Bylaws (*refer to insert and related article*).

Nomination forms are available by request from the REAM office and must be completed and returned to the office by April 20, 2006. The Nominating Committee will review each nomination form to ensure all requested information is complete and accurate and a slate of candidates will be published in the June edition of the *Educators' Voice*.

Ballots and voting procedures will also be mailed to all members in good standing in accordance with the REAM Bylaws.

For more information or to request a nomination form, please contact the REAM Office.

## MEMBERSHIP INFORMATION

Whether you are joining REAM for this first time or renewing your membership—the process is simple. Most of the required information is already printed on this newsletter. In addition to your contact information, REAM tracks members by school system and year of retirement. Members should also indicate whether they would like to be placed in the chapter in which they currently live or where they taught.

Simply return the address portion of the mailing label and the additional requested information along with \$25 made payable to REAM to: REAM, 169 Lakeside Avenue, Suite 3, Marlborough, MA 01752.

Membership forms and information regarding individual chapters are also available on REAM's website at <http://www.ream1951.org>.



**REAM**  
Retired Educators Association  
of Massachusetts

## Registration Form—Spring Meeting

Please return this registration form by May 16, 2006. A payment of \$22.00 must accompany each registration, payable to REAM. Included with your registration fee is morning coffee, pastries and lunch.

Questions can be directed to either John Bradley at (781) 848-0681 or to the REAM office at (508) 624-0233.

NAME: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

PHONE: \_\_\_\_\_

Return Registration forms to:  
John Bradley  
56 Congress Street  
Braintree, MA 02184

Directions to Lantana's Restaurant: **From Route 95 S** take Route 93 N toward Braintree/ Boston. Exit onto Route 28 S at Exit 5A toward Randolph. Stay straight to go onto North Main Street. Turn right onto Scanlon Drive.

Lantana's is located at 43 Scanlon Drive. The phone number is (781) 961-4460.

# NEWS FROM THE STATEHOUSE

REAM's legislative team has endured another busy month of hearings and meetings, stopping only for a moment to pay tribute to our dear friend and former team member Paige Rowden. Former Legislative Committee Co-Chair Jim O'Donnell has had to come "out of retirement" to join forces with Executive Director Heather Hartshorn and Co-Chair Daniel O'Connor in order to keep REAM's full court press on at the Statehouse. With a series of visits with legislators and their staff, the team has kept the dialogue open and shared information vital to the success of our legislative initiatives.

Several key meetings were held to discuss some of REAM's top legislative priorities and each of the meetings were widely attended by interested parties. Among those in attendance were: House Ways and Means Chairman Representative Robert DeLeo; the chairs of the Joint Committee on Public Service Representative Jay Kaufman and Senator Patricia Jehlen; Committee Research Director Ted Miller; Legislative Director Bettina Felt; Senate President Robert Travaglini and his aide David Morales; representatives from Senator Therese Murray's office; and Associate Counsel for the Senate Ways and Means Committee Nicholas Martinelli.

Topics of interest discussed at these meetings were House Bill H270, which seeks protection for the purchasing power of a retiree's pension. A part of this bill involves a study to be completed and funded by the Massachusetts Teachers Retirement Board. The rising cost of inflation is eroding our pension funds and REAM is leading the charge against this practice.

Other items of interest discussed were House Bill H4479, which seeks to return Medicare Part B reimbursements to retirees. This was taken away from retirees in 2002 by then Governor Jane Swift as a means of balancing the state budget. Since that time, REAM has strongly advocated to return this reimbursement. Our efforts may be



rewarded in the very near future.

Another very important issue for REAM members, raising the base of cost of living adjustment from \$12,000 to \$16,000, has remained at the top of REAM's legislative priorities. To remind people, a current 3% increase on the base pension for some retirees amounts to \$360 per year. Increasing the base pension to \$16,000 would provide for a \$480 increase. While this \$120 may not seem like a large increase, for some it will help offset the already announced increase in health insurance coverage.

Another bill seeking to raise the COLA base for retirees with 25 or more years of service is getting some attention on Beacon Hill. Senate Bill S1508 is trying to raise the base pension to \$15,000 only for those with the years of service. It is REAM's position that relatively few of the over 42,164 retired teachers will actually benefit from this measure.

Two separate bills pertaining to creditable service were also open for discussion. The first House Bill H468 would credit service time to retirees who took a leave of absence for maternity leave purposes prior to 1975. This bill is viewed as a means of addressing a past discriminatory action as present employees do get creditable service time for maternity leave. Since a retiree cannot purchase service once they have retired, a direct grant of creditable service is required as a part of this bill. The second bill, House Bill H4469, adds up to four years of creditable service for active military service and one to five years of creditable service for active service with the Reserves and National Guard. This service time would be granted by

the State if the bill passes. IRS regulations would prevent retirees from buying back this service time.

Senate Bill S1505 is yet another bill that seeks to remedy an injustice that has taken place through the adoption of new mortality tables effective July 1, 2004. Prior to the adoption of the new mortality tables for Option B or Option C as a retirement plan, a 1920's mortality table was used. As one can imagine, there is a rather significant difference between the old and new mortality tables. It appears a correction to this error is likely to take place this legislative session. REAM's argument for the passage of this bill is that all retirees under Option B and Option C should have the same mortality table used.

By all accounts, this meeting was tremendously successful. All parties were cordial and meaningful dialogue was exchanged. Subsequent meetings and telephone conferences have been scheduled and REAM remains hopeful about the prospects of each bill.

A meeting with House Speaker Salvatore DiMasi also took place during the past month to discuss REAM's legislative priorities. An appointment for a follow-up meeting is being scheduled.

As is always the case, your phone calls, emails and letters to your state senators and representatives are important to advancing our cause. We cannot emphasize enough the need for REAM members to be involved in the legislative process. The voice of one sometimes doesn't get heard, but the voices of many echoes the message loud and clear.

Another legislative priority for REAM is the repeal of the WEP/GPO at the federal level. Although no new action has been taken regarding this issue, REAM is still committed to lobbying officials on its behalf. Please contact the REAM office for any additional updates on legislative issues you may have between publications.

**Daniel O'Connor, REAM**  
**Hillari I. Wennerstrom, REAM**

## Educators' Voice

### EXECUTIVE DIRECTOR'S REPORT

Greetings to all -

To those of you who are receiving the *Educators' Voice* for the very first time, I hope that you will take a few minutes to read through it and consider the many benefits of REAM membership. The *Educators' Voice* is the quarterly publication of the Retired Educators Association of Massachusetts (REAM). As you read through this complimentary copy, it is my hope that you will consider joining with over 9,000 of your former colleagues who have already made a commitment to support the only Massachusetts-based organization that solely represents the needs of its members - retired educators.

For those of you who are currently REAM members or may have been a member in the past - thank you! Our organization exists because of your continued commitment to the issues that directly affect you, and REAM is proud to stand with you in support of those issues for the time and service you have given to countless others. If you are unsure of your renewal date, please review the expiration date printed with the address portion on the back page. Membership information is printed on page 7 for your convenience.

As some of you may know, REAM began in 1951. Like most organizations (and people) that have been around for 60+ years, REAM has grown and changed over the years. The tradition of excellence that was established in 1951 continues today due in large part to the many volunteer leaders. REAM has over one hundred volunteer leaders working within their local chapters across the Commonwealth, along with a twenty-person board of directors and a part-time staff of three. As the first non-profit professional to lead the organization, I feel privileged; however, the position also has come with its share of trials. I am confident in both my abilities as your Executive Director and your abilities as members to achieve the lofty goals that have been set forth for the coming years. Together we are a strong organization poised to do many great things.

My parents, like all of you, chose teaching as their vocation. Of course, they too could have chosen another profession given their level of education and aptitude for success. However, they viewed public service as a higher calling and chose to remain teachers in spite of the many obvious drawbacks including lower salaries. A factor in their decision, as it may have been for you, was the promise of a pension and reasonable health insurance coverage during their retirement. Many retirees, my parents included, are now realizing what was supposed to be a benefit for their commitment to public



education is now being viewed a sacrifice they made for the greater good. As the value of their pensions has not grown with inflation and their health care costs are growing exponentially, everyone is left wondering what happened to the "promised" benefits and what, if anything can we do about it.

Everyone that enters the public service arena, does so with the best of intentions. With the common goal of providing quality services to their constituents; selectmen, mayors, town managers and state legislators are genuinely good people. However, people under pressure sometimes forget that things like health insurance and pensions are not simply a budget item but are the livelihoods of real people who have given of themselves in service. One of the major goals of REAM is to protect those interests for each individual member. There is strength in numbers - REAM's success is proof of that fact.

REAM members are also very fortunate to have the support of the Edith Stewart Chase Foundation. Members can access assistance from the Foundation for the most basic of needs. Circumstances change and unplanned events occur in everyone's life, yet sometimes we do not have the means to deal with them. The Edith Stewart Chase Foundation exists to assist you during these trials. This is yet another benefit of your REAM membership.

I mention all these great benefits of REAM membership for several reasons. Mainly I'd like you to strongly consider joining if you are not already a member and to remind those of you that are members that your membership is valuable to the future success of all our partnerships.

Since coming aboard in the summer of 2005, I am encouraged by the potential I see in our organization. I am keenly aware of the many other organizations that exist in Massachusetts representing retired public service employees; however, REAM is the only one that solely represents retired educators. This helps to focus our efforts. I say this not to be negative towards other organizations but to remind you that we serve you and your needs above that of any other - the retired educator. Because you made such a difference in so many lives during your professional career, please join REAM to help make a difference in your own life.

I want to close this article by thanking each of you. Thank you for your commitment to excellence in educating today's leaders and making the future a better place for all of us to learn and grow.

**Heather L. Hartshorn, Executive Director**

# TRIBUTE TO PAIGE ROWDEN

Paige Rowden led an exemplary life, whether it was in devotion to his family; public service as a teacher, coach, school administrator, town committee member; service to his church; or leading the legislative efforts of the Retired Educators Association of Massachusetts. Paige did it all with grace and dignity and made those who knew him proud to be associated with him. It is because of who Paige was as a family man, a public servant and a devoted friend that it is with much sadness in our hearts we pay special tribute to him.

Paige served REAM for countless years, the past ten as co-chair of the legislative committee. This position allowed him to actively pursue his interest in helping retirees in need. He eagerly accepted this challenge and never wavered in his support of a colleague in need, including drafting legislation and enlisting the support of anyone and everyone that he could on Beacon Hill. As we reflect on Paige's public service involvement at every societal level, we find comfort and a sense of gratitude in those things that he accomplished for others. The effects of his deeds will certainly outlive the years of service Paige devoted to their achievement.

Paige lived life with character and determination. This was quite evident in the final days of his

service to REAM. Although he was physically afflicted, Paige was determined to attend to his duties as co-chair. He remained faithful to his call and duties, stopping along the way to catch his breath and regain his strength. Nothing was going to deter Paige from walking the long corridors of the Statehouse in pursuit of REAM's legislative priorities.

For those of us who knew Paige, news of his passing caused us to stop for a moment to catch our breath. The fruits of his many labors will have lasting impact on all our lives.



*Paige lived life with character and determination.*

And so Paige, we bid you a fond farewell. We will greatly miss you!

**James O'Donnell & Daniel O'Connor**  
Legislative Co-Chairs  
REAM

## REAM BYLAWS UPDATED

Every few years it has been the practice of the REAM Board of Directors to review the association's bylaws. On occasion it has made sense to modify or update our bylaws to suit the growing needs of the organization. At the request of REAM President John Hooper, a committee was appointed to study and recommend any necessary changes to the existing bylaws. The bylaws were previously updated in April of 2002.

The Committee comprised of Jean-Louis Clapin, Margaret Tudryn, Marie Ardito, Doris Burke, Peg Curley, Ann Donovan, Bev Pasternak, and Pelino

Masciangioli with John Hooper serving as an ex-officio member met on several occasions and submitted its recommendations to the Board of Directors on September 14, 2005. The Board of Directors reviewed the recommendations and made further suggestions, which were then incorporated into the final version

I wish to express my sincere appreciation to those who served on the committee. The combined knowledge and experience of everyone provided meaningful dialogue about the proposed changes. Being only a REAM "cadet", I found the institutional

knowledge that I learned to be very valuable.

Copies of the revised articles of the bylaws have been included as an insert for members with this newsletter. Anyone wishing to get a complete copy of the revised bylaws can request a copy from the REAM office. Updated copies will also be published on our website.

**Jean-Louis Clapin**  
Second Vice President  
REAM

## WORCESTER NORTH SPRING MEETING

Worcester North Chapter is holding its annual spring luncheon on Thursday, May 18 at the Westminster Country Club. The chapter will be voting on officers for the 2006-2008 term and will be seeking to ratify the chapter's bylaws. Specific details of the meeting will be sent to all Worcester North REAM members during the month of April. Other interested parties can contact Worcester North President Ken Gerken at [picklejuicetoo@verizon.net](mailto:picklejuicetoo@verizon.net).

Worcester North Members should also mark their calendars for the annual fall luncheon that has been scheduled for October 26, 2006, at the Westminster County Club.

## NEWSLETTER SUBMISSIONS & DEADLINES

Features in the newsletter vary from edition to edition. As space permits, we publish chapter updates, travel opportunities, volunteer opportunities and a host of other useful information for our members. Please continue to support REAM in its efforts to provide this information to all members by submitting articles for publication.

Submissions deadlines for future editions of the *Educators' Voice* are as follows:

- May 10, 2006—Summer Issue (June)
- August 10, 2006—Fall Issue (September)
- November 10, 2006—Winter Issue (December)

## MRTS RETIREE POPULATION SOARS

**Over 7,000 new retirees in last two years,  
5000 expected this year**

The baby boomer generation has arrived. This year more Americans will turn age 60 than in any other year in our country's history. The Massachusetts Teachers Retirement System has already retired two classes of "boomers" with RetirementPlus benefits. In the past two years over 7,000 educators have retired and we expect nearly 5,000 educators to retire this year alone. Clearly this is a tremendous challenge for the agency and one that we cannot meet on our own. The Board and I want to thank the leadership and staff of the REAM for their ongoing collaboration, guidance and experience in assisting our most recent retirees. At the same time, we are mindful of those retirees who need real help. The most disadvantaged group in our retirement system remains our oldest members who retired decades ago. Many of them are literally scraping by given the small pension they received at the time of retirement and the dramatic effects of inflation over the years.

The Board has established three priorities for the 2005-2006 legislative session: to secure purchasing power protection for our current and future retirees, reduce the 11% contribution rate for new teachers, and eliminate end of career pension "spiking". I am pleased to report that the Public Employee Retirement Administration Commission (PERAC) recommended an increase in COLA base from \$12,000 to \$16,000 to the state legislature. This is clearly a significant step in the right direction, and we are hopeful that the legislature will address this issue as part of the Fiscal

Year 2007 state budget. Moreover, the Board believes a more comprehensive long-term purchasing power protection strategy is necessary. We have been working very closely with your Legislative Chair, Dan O'Connor and Executive Director Heather Hartshorn on this and many other issues affecting our retired members.

In recognition of the increasing numbers of retired educators, the MTRS is committed to increasing the services we provide to our retired members. One of the most significant steps we have taken to address the everyday service needs of our retirees was the creation of our Retiree Services Unit. This unit is staffed by experienced individuals ready and available to assist you with any questions you may have, and to help update your direct deposit, tax withholding, or address information. In addition, the agency is exploring educational initiatives targeting our retiree population. We would be very interested in hearing from you on what services you would like to see us offer and what topics may be of interest to you in our *Advisor* newsletter and, more importantly, what ideas you may have to improve the information and services available to retirees on our website. Please write to our office or email us at [geninfo@trb.state.ma.us](mailto:geninfo@trb.state.ma.us) to share your ideas.



*The Board and I want to thank REAM for their ongoing collaboration, guidance and experience in assisting our most recent retirees.*

Finally, I want to express the agency's deepest sympathy on the passing of Paige Rowden. Paige was a tireless and passionate advocate for meaningful COLA reform. We will miss him.

**Joan Schloss, Executive Director, MTRB**