More than 3,400 retirees joined a live Tele-Town Hall event on June 24th to hear a first-hand update on activities in Washington, DC from Congressman Richard Neal (D-Springfield, MA). Of course, the main focus was news surrounding the ongoing efforts to reform the Social Security Windfall Elimination Provision (WEP).

Neal kicked off the hour-long meeting by reaffirming his personal commitment to reforming the WEP, as well as his desire to pass his reform bill H.R.4540 in 2020. As the Chairman of the House Ways and Means Committee, Neal is a senior member of the Congressional leadership.

During the extensive question and answer session, Neal explained what he envisions to be the most likely path forward to pass a reform bill in 2020. Later this year, Congress is scheduled to pass several appropriation bills that fund the operations of CONGRESSMAN NEAL CHARTS PATH FORWARD ON WEP REFORM

OVER 3,400 RETIREES ATTEND TOWN HALL EVENT

Congressman Richard Neal answering member questions during the June 24th Tele-Town Hall.

CONTINUED ON PAGE 2

COLA SPOTLIGHT
PAST, PRESENT AND FUTURE

While the Association is advancing on several major fronts, including those being highlighted in the headlines above and below on this page, there is one issue that has been at the core of our activities over the decades – the COLA or cost-of-living adjustment.

In this Voice, we’re examining various aspects of the COLA that touch upon its past, present and future.

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<td>An in-depth look at the history of state COLA payments to local retirement systems beginning in 1981.</td>
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<td>Our annual report on the adoption of the FY21 COLA by local retirement boards, plus an update on the status of the State/Teachers’ FY21 COLA.</td>
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<td>A detailed review of the Association’s Senior COLA Enhancement proposal.</td>
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We hope that our readers will find these articles to be both interesting and informative.
As it now stands, some 73,000 MA retirees have seen their Social Security benefits reduced by the WEP. Nationally, the number is close to 2 million retirees and growing," explains Mass Retirees CEO Shawn Duhamel. “I want to thank Chairman Neal for taking the time to hear directly from our members, as well as answer their questions. He and his staff have put an extraordinary amount of time and effort into developing H.R.4540. I know that they want it passed into law just as badly as our members.

“A common question we get is why a bill is taking so long to pass, as well as why the WEP cannot be repealed altogether. If this was an easy issue to fix, it would have happened decades ago. The fact is that the WEP is not only complicated, but also not everyone agrees that it should be changed. This is especially true of the US Senate, where 60 votes are typically needed in order for a bill to pass.”

Neal went on to explain that he continues to work closely with his Republican counterpart Kevin Brady (R-TX), who has filed a WEP Reform bill of his own that is very similar to that filed by Neal.

“The worse thing we could do right now would be to push a bill through the House on a partisan vote, only to have it die in the Republican-controlled US Senate. It has been a longtime coming and we all want to see a bill pass. However, far too much work has gone into developing H.R.4540 to have it suffer a defeat and end up taking a step backward,” adds Legislative Chairman Tom Bonarrigo. “WEP is not a partisan issue. The key right now is passing a compromise bill that puts money back in the pockets of retirees ASAP. Not only is Neal’s bill indexed to inflation, but it represents a starting point that can be improved upon going forward.

“Every effort continues to be made to pass a bill in 2020. This includes working closely with all 9 members of our Congressional delegation, as well as the national Public Retirees Alliance. We need to keep the pressure on Congress, particularly across the other 49 states.”

In addition to his comments on WEP reform, Chairman Neal also spent time speaking about the Congressional response to the COVID-19 pandemic. Specifically, Neal addressed the need to help those directly impacted by the economic fallout caused by the pandemic. This includes unemployment benefits, federal stimulus, and assistance for state and local governments.
Throughout our Association’s 52-year history, one issue has been a constant focus – pension cost-of-living-adjustments, better known as COLAs.

A proposal being pushed by Mass Retirees would create a new benefit that would be paid to long-term retirees in addition to the traditional COLA. This “Enhanced COLA” legislation is now making its way through the legislative process on Beacon Hill.

If passed, this proposal would grant an additional benefit to retirees who have been retired at least 15 years and meet certain criteria. The goal of the Enhanced COLA is to help long-term retirees to better keep pace with inflation.

Since 1968, decades of incremental improvements have taken the COLA from a benefit paid only to retirees with the smallest pension benefits, to a broad-based cumulative benefit received by nearly every public retiree on an annual basis. As a result, COLAs have been regular and recurring in Massachusetts for the past 23 years.

Prior to the early 1970s, COLAs were only paid to retirees with pensions of less than $2,000. Mass Retirees first worked to expand the cap, before later being successful in broadening the annual benefit to include all retirees regardless of pension size.

“Improving the COLA was one of the original goals of Mass Retirees when we first organized back in 1968. Back then, very few retirees received any COLA whatsoever. Once the COLA was expanding to include all retirees, we then went to work on increasing the COLA base,” recalls Mass Retirees founder and former President Ralph White. “The largest obstacle has always been funding and the situation has only gotten worse over the years. Dating back to WWII, our public pension system was not designed with full COLA benefits in mind. However, unlike most other systems around the country, every COLA paid in Massachusetts becomes a permanent part of a retiree’s base pension.”

Since 1971 COLAs in MA have been applied to a base amount. Originally, annual COLA payments were approved by the Legislature and funded by each retirement system. This changed in 1981 with the passage of Proposition 2 ½ and the law’s prohibition on unfunded local mandates (see story pages 14 - 16).

For the next sixteen years, all COLAs were authorized and funded by the Commonwealth. This was changed in 1997, when the responsibility for local COLAs was returned to local retirement systems. During this time the COLA base was incrementally increased from $6,000 to $9,000 and finally to $12,000.

In 2010, we succeeded in enacting legislation that allows local boards to raise their COLA base above $12,000 (for details, see pages 4 & 5). In 2011, we were able to increase the State and Teachers’ COLA base to $13,000. New Approach Sought For Long-Term Retirees

At the beginning of the 2019-2020 legislative session, Mass Retirees filed within its legislative package a proposal to increase the current $13,000 COLA base for State and Teacher retirees. It was filed by Senator Brendan Crighton (D-Lynn) as S1487 and assigned to the Joint Committee on Public Service.

“When we approached Senator Crighton to carry our COLA proposal we did so knowing that we had a new concept in mind. Having worked on COLA policy for many years, starting during his tenure as a Senate aide, Brendan was the perfect fit to carry this important issue for our members,” said Association President Frank Valeri. “At the start of the session in 2019, our goal was to continue working to improve the current COLA base, while also creating a new benefit officially called the Senior COLA Enhancement. For either of these proposals to advance, we first needed a cost analysis.”

S1487, as filed, would increase the State/Teachers’ base from $13,000 to $14,000 in the first year and then raise it in successive years to a maximum of $16,000 over the next two fiscal years. At a Public Service hearing in September 2019, Valeri and Association CEO Shawn Duhamel testified in support of the bill. They asked the Committee chairmen, Sen. Michael Brady (D-Brockton) and Rep Jerald Parisella

CONTINUED ON PAGE 6
When the pandemic struck Massachusetts in March, we were just entering that time of year for the 102 local retirement boards to be voting on a new COLA (cost-of-living adjustment) to take effect July 1. Needless to say, there was a great deal of uncertainty and anxiety back then whether local retirees and survivors would ever see a new COLA in their July checks. **Ed Note:** You must have retired before July 1, 2019 to be eligible for a 2020 COLA. That applies uniformly to local, state and teacher retirees.

Well, that uncertainty dissipated over late spring as more and more retirement boards overcame the obstacles preventing in-person meetings and voted for a new COLA. “Much the same as we did with our Mass Retirees operations, retirement boards implemented the mechanisms that allowed them to work as effectively as possible under the circumstances,” observes CEO Shawn Duhamel. “And we’re thankful they did so that eligible retirees and survivors would receive this added benefit.”

**COLA ADOPTED BY ALL RETIREMENT BOARDS EXCEPT MALDEN BOARD**

While the news is very positive overall, there was not unanimous adoption of a new COLA by all 102 local boards. It only takes one to prevent a perfect score this year. And that one exception is the Malden Retirement Board. Regrettably, they tabled a vote on adopting a COLA – an inexplicable action on their part as we see it. President Frank Valeri added the following comments. “It was very disappointing to find out that Malden retirees will be the only ones denied a cost of living increase this year, a benefit that is built into the system’s pension funding and even more disappointing that both Mayor Christenson’s appointments, as well as the other Board members, avoided even taking a vote on the issue. Malden’s pension system was the second highest investment earning system in the state based on a PERAC 2018 report.”

Of the 101 retirement boards **CONTINUED ON PAGE 5**
who are paying a new 2020 COLA, all did so at 3% except for 6 boards – New Bedford at 2.5%, Andover and Peabody at 2.25%, Essex County at 2.0%, with Leominster and as projected Norfolk County at 1.6%, which was the CPI-W increase for this year.

“Many of the elected members on those six boards belong to Mass Retirees, including Peabody’s Joe DiFranco, Sr. who is also an Association Vice President,” according to President Frank Valeri. “We know that Joe and the other elected board members did all they could to obtain a 3%, and we thank them for all their efforts.”

While there was almost universal acceptance of the 3% COLA, the accompanying chart shows that the maximum amount of pension (Maximum Base) to which the percent is applied ranges from $12,000 to $18,000. “That's because in 2010 Mass Retirees succeeded in having local option legislation enacted that authorized local retirement systems to raise their Maximum COLA Base above $12,000,” according to CEO Shawn Duhamel.

“With this legislation on the books, local retirement systems began to raise their Maximum Base. Just as important, we predicted that this landmark law would continue to be implemented by some in increments over the years.

“And that has in fact been the case. For example, Peabody again increased its Maximum Base from $14,000 to $15,000 this year. Thank you Joe (DiFranco) and the other members of the Peabody Board.”

Since our last COLA report one year ago (September 2019 Voice), we’re pleased to announce in this Annual Update, that 9 Boards, including Peabody, have increased their Maximum Base effective this July. (See listing to the right.)

Duhamel continued, “That's pretty remarkable under the circumstances, and keeps the upward trend going. And here are the nine, with Wellesley now becoming a member of the growing $18,000 Base Club.

$17,000 Base
Franklin County
Lowell
Methuen

$18,000 Base
Barnstable County
Bristol County
Hampden County
Montague
Norfolk County
Wellesley*

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<th>Falmouth</th>
<th>Gloucester</th>
<th>Greenfield</th>
<th>Hingham*</th>
<th>Holyoke*</th>
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<td>Malden 0.0%</td>
<td>MassPort</td>
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<td>MWRA*</td>
<td>Milton</td>
<td>Peabody* 2.25%</td>
<td>Quincy*</td>
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<td>$16,000 Base</td>
<td>Blue Hills RSD</td>
<td>Cambridge</td>
<td>Medford</td>
<td>Middlesex County</td>
<td>Plymouth County</td>
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<td>$17,000 Base</td>
<td>$18,000 Base</td>
<td>Barnstable County</td>
<td>Bristol County</td>
<td>Hampden County</td>
<td>Montague</td>
<td>Norfolk County</td>
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*Changes since our September 2018 report
While the State continues to grapple with the ongoing COVID-19 pandemic and the phased reopening process, the Legislature passed the scheduled July 31st end of session deadline with major pieces of legislation still on the table. One of those pieces is the FY21 State budget, which is traditionally debated in early spring and effective July 1. The economic impact, the extended July 15th income tax filing deadline and the uncertainty of federal aid has left legislative members’ hands tied as they try to estimate the deficit for the close of FY20 and heading into FY21.

In an effort to get a handle on the economic impact and develop a long-range plan, the House of Representatives created The Special Committee on Commonwealth Recovery and Resiliency, which held its first meeting in early July.

The Committee received a revenue update and heard several pieces of legislation that were filed to

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**FY21 STATE BUDGET**

**DELAYED**

**DUE TO PANDEMIC**

**STATE/TEACHER COLA PENDING**

According to PERAC’s analysis, each $1,000 increase to the State/Teacher COLA base starting at $14,000 to the max of $16,000 would increase the unfunded liability by approximately $500 million annually and require an additional $54 million annual appropriation. In comparison, the analysis conducted for three options of a Senior COLA Enhancement showed a significantly less increase in both liability and appropriation.

Armed with the cost analysis and the additional time of an extension order, the Association worked with Senator Crighton, along with the Public Service Committee, on a redraft of the legislation that would not only provide assistance to our most vulnerable retirees, but would be fiscally responsible and sustainable. “It must be emphasized that this assistance would be added to the Basic COLA increase already being paid by the retirement system in a particular year,” notes Valeri.

In June, the Chairmen Parisella and Finegold reported the bill favorably from the Public Service Committee. Sen. Barry Finegold (D-Andover) was appointed Senate Chairman in late 2019.

The redrafted bill, S2798, is now before the Senate Ways and Means Committee. Chaired by Senator Michael Rodrigues (D-Westport), the Committee will now conduct its own analysis of the proposal. Mass Retirees’ legislative team is working with Committee members and staff to continue to advance the proposal.

“A key factor behind this proposal is the fact that career public workers receive very limited Social Security benefits, if any at all. For many of these retirees, their pension is their sole source of income,” adds Duhamel. “Historically, Mass Retirees has focused on retirees and surviving spouses who need the most help. While we are working to create better benefits across the board for all retirees, we must focus on those who need help the most.”

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**COLA**

**CONTINUED FROM PAGE 3 →**

(D-Beverly), that the Committee request a cost analysis from PERAC (Public Employee Retirement Administration Commission) for the legislation as written, as well as a cost analysis of the Association’s proposal for an alternative COLA increase that would be paid to those who have been retired for several years and considered the most financially needy among state and teacher retirees.

“Due to the high costs involved, progress with raising the COLA base is incremental. This results in many of our older members really struggling to get by. A new approach is needed that can bring additional help to the retirees who need it most,” added Valeri.

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**PERAC PREPARES COST ANALYSIS**

Following up on the Association’s earlier suggestion, the Public Service Committee requested a cost analysis from PERAC for increasing the traditional COLA base, as well as the alternative State/Teachers’ Senior COLA Enhancement. PERAC Actuary John Boorack promptly completed and returned a comprehensive analysis of S1487 and the alternative Senior COLA Enhancement proposal.

According to PERAC’s analysis, each $1,000 increase to the State/Teacher COLA base starting
**Concord** – Fire Lieutenant Brian Whitney ran unopposed and was re-elected to his seventh term as the fourth member of the Concord Retirement Board. The other members of the Board include, retired firefighter Peter Fulton*, Mary Barrett, Mary Barrett, and Arnold Roth. The board administrator is Linda Boucher.

**Easthampton** – Mayor Nicole LaChapelle appointed Treasurer Jennifer Gallant as her representative to the Easthampton Retirement Board. The remaining members are Valerie Bernier, retired Fire Captain James Dunham*, retired Police Captain Donald Emerson, and retired Springfield Fire Lieutenant Connie Sullivan. The board administrator is Kymme Wood.

**Franklin Regional** – Franklin Regional Retirement Board members reappointed Paul Mokrzecki as their fifth member. It will be Paul’s fifth term on the Board. Other members of the Board include, Sandra Hanks*, Angelina Bragdon, Gabrielle Voelker and retired Deerfield Treasurer/Collector Mary Stokarski. The Board’s executive director is Dale Kowacki.

**Milton** – Milton Retirement Board members declared Firefighter Thomas Ciccone the elected member, as he was the only candidate nominated. It will be Thomas’ second term. Board members declaring the election completed were Amy Dexter, Paige Eppolito*, Firefighter William Murphy, and Richard Madigan. Milton’s executive director is Jeanne Darcy.

**Natick** – Retired Police Chief, Nicholas Mabardy was declared the winner, as he was the only candidate nominated as the third member of the Natick Retirement Board. Nicholas was appointed in 2018 to fill the unexpired term of the late Robert Drew. The other members on the Board include Arti Mehta, Elliot Lurier, retired Building Commissioner Michael Melchiorri* and Michael Reardon. The Board director is Kathleen Bacon.

**Northbridge** – The Northbridge Retirement Board members reappointed Tom Frieswyk as the fifth member. This will be Tom’s third term on the Board. The other Board members are John Meagher*, George Murray, Sharon Susienka and Neil Vaidya. The Board’s administrator is Scott L. McGrath.

**Plymouth** – After 22 years of service on the Plymouth Retirement Board, Shawn Duhamel, the appointed 5th member, decided not to put his name up for reappointment. Shawn is now serving as the Mass Retirees Chief Executive Officer. He was recently replaced by Robert Ness, a healthcare industry executive at the new Plymouth Beth Israel Deaconess, Ness was recently appointed by the members of the Board to serve as the new fifth member.

**Waltham** – Police Officer Scott Hovsepian was reelected, unopposed to his third term on the Waltham Retirement Board. The other members of the Board include, Paul Centofanti, Elizabeth Arnold, retired firefighter William MacDonald and Mary Rosen, Esq. The Executive Director is Karen Doucet.

**West Springfield** – The West Springfield Retirement Board members voted to reappoint Daniel Marini to his second term as their fifth member. The Board members making the reappointment were Sharon Wilcox*, Thomas Cummings, Gwen Keough and Fire Chief William Flaherty. The Board’s retirement director is Jim Lovotti.*Denotes Chair
MetLife's Discount Program Still Available

Since 2007 the plan has been administered by MetLife, the global insurance corporation. One of the major features that MetLife brings to the plan is its discount program called Preferred Dentist Program or PDP. Under PDP, a network of dentists - some 133,000 nationwide - agree to charge retirees in the GIC a reduced fee or discount for certain services even after they've exhausted their annual maximum benefits.

"Over the past few legislative sessions, attempts have been made by the state’s dental society to eliminate programs, like MetLife’s PDP,” reports Legislative Liaison Nancy McGovern. “Mass Retirees actively opposed these efforts and fortunately have helped to prevent their enactment.”

Beginning this July, plan enrollees still have PDP available in order to reduce their costs. State and eligible local retirees are entitled to the same coverage and benefits, including the annual maximum benefit of $1,250. State retirees are paying $29.82 for individual coverage and $71.82 for family, while municipal retirees pay $29.92 for individual and $72.07 for family coverage, just slightly more because of a small administrative fee. Please note that retirees enrolled in the plan are responsible for paying the full cost of their premiums.

Also remember that the GIC retiree dental plan is only available to state retirees and local retirees from GIC participating communities or districts that allow their retirees to enroll. Eligible retirees can elect to join during annual open enrollment or if they experience a “qualifying event,” for example, your existing dental coverage is terminated. “While it may not be the answer for everyone, its impressive track record clearly shows that it is for a very sizable number, with more than 50% of state retirees currently enrolled,” Insurance Coordinator Cheryl Stillman observes. “If you want to learn more, please contact me at my home number that’s on the back of your membership card.”

Over 1,000 Sign Up During Open Enrollment

Just two years ago, we announced the Retiree Dental Plan, offered by the GIC (Group Insurance Commission), had reached a new milestone. “Back then (2018), we reported that the dental plan had topped over 35,000 enrollees,” according to Voice Publisher Nancy Delaney. “Now we can report that enrollment in the plan exceeds 39,000.” During this year’s open enrollment, more than 1,000 retirees signed up so that the total number stands at over 39,125 enrollees.”

“I recall that when this plan was launched in 2002 there were a little over 3,600 enrollees,” comments CEO Shawn Duhamel. “Over the past 18 years, we’ve witnessed the plan’s incredible growth – more than tenfold.

“We take a measure of pride in this. Members may remember that it was Mass Retirees who worked closely with the GIC to create the plan.

“Going back to the late ’90s, we began to explore different dental insurance options, including voucher-type and premium-based plans. We determined that our best approach involved collaborating with the GIC. And our joint effort has proven to be highly successful as shown by the ever increasing enrollment.”

Pandemic Premium Rebates Being Mailed

The GIC leadership has announced that its GIC Retiree Dental Plan enrollees will be receiving a partial refund check via the U.S. Postal Service from MetLife for the months of April and May due to the coronavirus pandemic and the resulting closure of dental offices. The refund amount is 25% of the April and May monthly premium, which equates to one-half of the monthly individual or family premium ($14.91 or $35.91). It’s anticipated that checks from MetLife will be mailed by a contracted third-party to retirees by early August at the latest. If you participated in the Retiree Dental Plan during that time, please look for this rebate in your mail. For questions about this rebate, please call MetLife at 1-(866)-292-9990. Additional information on these rebates will also be posted on the GIC’s website at mass.gov/GIC.
In the July edition of the *Voice*, we announced a new initiative to bring telehealth services to *Mass Retirees* members.

Known as Ibis (pronounced eye-biss), the program uses advanced computer technology and a robust service support team to help retirees to self-manage and monitor their chronic conditions at home. The program has been expanded to provide for COVID-19 monitoring.

The innovative Ibis Program is provided by Senscio Systems, a Massachusetts-based telehealth services company. At present, Ibis is available free-of-charge to Medicare enrollees. While initially targeted at specific geographic areas of Massachusetts and Maine, Ibis is now available to Medicare enrolled retirees across both states.

Since the initial announcement in July, several dozen *Mass Retirees* members have enrolled in Ibis – including former Association President Ralph White, Insurance Coordinator Cheryl Stillman and several current Association Board members. Ibis enrollees use a tablet computer, provided by Senscio, to help monitor & manage their health.

“This partnership is a critical step to help our members get immediate access to new health technology that has been proven to help seniors with chronic health conditions and can now also play a pivotal role in identifying the symptoms of COVID-19. Our members and their families will also benefit from the online portal to share real-time updates with family and caretakers about their health. We are thrilled to have Senscio Systems as a trusted partner in helping keep our members healthy and safe,” said Frank Valeri, President of *Mass Retirees*.

“I’ve been using Ibis for just over two months and really can’t be happier with the program. Not only is it very easy to use, but it also gives me peace-of-mind knowing that my health is being monitored. The program can also help you to remember to take medication, perform home monitoring and remain health conscious. It takes very little time and effort to use,” explains Stillman. “Medicare covers 100% of the cost of the program. They do so because telehealth is proven to save the system money by helping to keep people healthy, while also potentially providing early warning of problems.

“I encourage all retirees with chronic health conditions or who are vulnerable to contracting COVID-19 to considering enrolling in the Ibis Program.”

To enroll or to receive further information, *Mass Retirees* members should visit www.ibisprogram.com or call (888) 626-9995.

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**Budget-COLA**

CONTINUED FROM PAGE 6

address workforce issues that have arisen due to the pandemic. House Revenue chair Mark Cusack and the Commissioner of the Department of Revenue gave an overview of the current fiscal status. Representative Cusack, upon completing a breakdown of the mid-June tax figures, commented, “You can’t start rebuilding a house while it is on fire, let’s put the fire out and assess the extent of the damage before we try to come up with legislative tools to fix this. The revenue loss is real, it is incredibly significant and is still ongoing.”

The deficit is currently estimated at approximately $6 billion dollars. The uncertainty has led the State and local governments to operate under a 1/12 budget and we anticipate that they will continue to do so until the early fall.

Stuck in the log jam of the uncertain budget process is the FY21 state and teacher COLA. As we go to print, we do anticipate the 3% state and teacher COLA that was part of the Governor’s FY21 budget will be granted and retroactive to July 1st when the legislature moves forward with the full budget. The Association continues to monitor the process and work with our allies in the legislature on this important issue. We will be providing updates to the status of this and any other legislation that may have an impact on retirees as we progress towards the end of the formal legislative session.
Since the founding of Mass Retirees in 1968, the Association has played an active role within elective politics here in Massachusetts. While some organizations avoid engaging in politics, our founding officers knew the importance of backing those candidates who support public retirees. The progress made and retirement benefits established over the past 52 years are the direct result of our combined political activism and advocacy. Our

**MASSACHUSETTS PRIMARY ELECTION: TUESDAY, SEPT 1st**

**SENATE SEATS**

**SEN WALTER TIMILTY**
DISTRICT: NORFOLK, BRISTOL & PLYMOUTH
COMMUNITIES: AVON, BRISTOL EAST, BRISTOL WEST, CANTON, MEDITOWN, RANDOLPH, SHARON, STOUGHTON, EASTON

**SEN MICHAEL BRADY**
DISTRICT: 2ND PLYMOUTH & BRISTOL
COMMUNITIES: BROCKTON, EAST BRIDGEWATER, HALIFAX, HANOVER, HANSON, PLYMPTON, WHITMAN, EASTON

**INCUMBENT HOUSE SEATS**

**REP CHRISTINE BARBER**
DISTRICT: 34TH MIDDLESEX
COMMUNITIES: MEDFORD, SOMERVILLE

**REP MARK CUSACK**
DISTRICT: 5TH NORFOLK
COMMUNITIES: BRANTREE, HOLBROOK, RANDOLPH

**REP PAUL DONATO**
DISTRICT: 35TH MIDDLESEX
COMMUNITIES: MALDEN, MEDFORD

**REP JOSEPH McGONAGLE**
DISTRICT: 28TH MIDDLESEX
COMMUNITIES: EVERETT

**REP FRANK MORAN**
DISTRICT: 17TH ESSEX
COMMUNITIES: ANDOVER, LAWRENCE, METHUEN

**REP JAMES MURPHY**
DISTRICT: 4TH NORFOLK
COMMUNITIES: WEYMOUTH, HINGHAM

CONTINUED ON PAGE 12
In our decades-long quest to correct the injustice that is the Social Security WEP law, our Association has had no greater ally than Congressman Richard Neal. Since becoming Chairman of the House Ways and Means Committee in 2019, Neal has used the considerable resources of his office to help develop and file a new viable proposal to reform the WEP law.

The fact that Neal has publicly made WEP reform a top personal priority bodes well for finally achieving financial relief for the nearly 2 million public retirees across the country now impacted by WEP. For anyone doubting Neal’s sincerity, we have

**REBECCA GROSSMAN**

**D - NEWTON**

Joe Kennedy, III’s decision to forgo reelection to the House and instead run for the US Senate has created a rare open Congressional seat. As a result, nine candidates are competing in the Democratic Primary for the opportunity to represent the 4th Congressional District.

In our opinion, one candidate stands above the rest in terms of a dedicated commitment to public retirees – Rebecca “Becky” Grossman. As a Newton City Councilor, Grossman has championed working class issues. She has also studied and closely followed the issues of direct importance...
Due to the COVID-19 pandemic, Massachusetts has broadened the ways to vote in the September 1st Primary Election, as well as the General Election on November 3rd. While voters can still visit your local polling place and vote in person on Tuesday, September 1st, state laws have been changed to allow for other alternative ways to vote.

The biggest change is an expansion of the absentee ballot program, by which registered voters can opt to vote by mail. In the past, voters could only vote absentee if they stated a valid reason why they could not vote in-person on Election Day, such as being physically out-of-state or infirmed. The law has been changed for 2020 to expand vote-by-mail to any voter who requests a ballot, no excuse is required.

Each of the candidates we have endorsed for the September 1st Primary Election have earned your support. Some are veteran legislators with a direct record of supporting legislation and policies that are important to public retirees. Others are new candidates seeking public office for the first time, but have worked with our Association in the past and have demonstrated a strong commitment to public retirees.

In respect for our members’ right to vote for the candidate of your own choosing, we are simply asking that you strongly consider supporting those who have earned our endorsement. As advocates for public retirees, we believe the following candidates are best suited to fight for public retirees and ensure our members are never forgotten.

We have endorsed the candidates, who are named on pages 10, 11 and 12 and face contested elections in the September 1st Primary.
A common focus of both Mass Retirees and Professional Fire Fighters of Mass. has long been the protection and enhancement of benefits for the surviving spouses of retirees, as well as active employees killed in the line of duty.

One issue of joint focus, dating back to the 1970s, has been to change outdated retirement laws that strip retirement and health insurance benefits from surviving spouses who remarry. These old fashion laws, some created prior to World War II, harken back to a time when few women worked outside of the home.

Working along with the PFFM in 2000 and then House Ways and Means Chairman Paul Haley (D-Weymouth), Mass Retirees was able to strike the law requiring the forfeiture of certain survivor’s pension benefits upon remarriage. However, a companion law forfeiting health insurance benefits remains intact.

Sponsored by Representative Marjorie Decker (D-Cambridge), our proposal (H2222) not only allows survivors to remarry and keep their benefits, but also allows for the reinstatement of benefits for those who previously lost their health insurance due to remarriage. The bill is currently before the Committee on

CONTINUED ON PAGE 18

For Congress

CONGRESSIONAN RICHARD NEAL DISTRICT 1

witnessed his personal commitment first-hand on multiple occasions. We can also state, with great certainty, that without Richie Neal progress on WEP reform would be out of the question. Neal commands great respect in Washington, D.C., and maintains the ability to work across the aisle with his Republican colleagues to pass legislation into law.

Another critical point of consideration is that as Chairman of Ways and Means, Neal is an irreplaceable asset to all of Massachusetts. Whether it’s district specific infrastructure projects such as Springfield’s Union Station or statewide assistance for our hospitals, Neal is in a unique position to deliver for our state. Given the challenges our country now faces, we believe the choice is clear - reelect Richie Neal to Congress.

REBECCA GROSSMAN DISTRICT 4

to public retirees such as the Social Security WEP and GPO laws, as well as Medicare and the protection of defined benefit pensions – issues that are also the focus of Congressman Kennedy.

Most importantly, we believe that retirees and the issues of specific importance to our members are not just important to Becky Grossman, but that they are a personal priority. This was made clear to us by not only the fact the Grossman was the only candidate to actively seek the support of Mass Retirees, but that she repeatedly took the time to listen and learn about the issues that are important to our members.
In the history of Mass Retirees, there was no greater crucible than Proposition 2 ½, a ballot vote in November 1980 that, in effect, eliminated the requirement of local governments to establish annual pension cost-of-living adjustments (COLAs) to their retirees. It was a huge victory for the Mass. Municipal Association (MMA) and the Mass. Taxpayers Foundation (MTF).

As an organization which was created 20 years earlier on behalf of the mammoth state and teachers’ retirement systems, we nearly doubled our membership by including retirees of our city, town and county retirement systems. With the pressure then on us, we knew that we had to quickly act in unison and remedy the COLA crisis facing local retirees.

In the editions of The Voice that followed the Prop 2 ½ vote, we reported on our Association’s hard-fought victory with legislation included in the 1981 state budget, allowing the state to include COLA payments for local retirement systems to be distributed by the State Treasurer with the State Retirement Board each year. But the Association’s COLA efforts didn’t stop with this victory.

Back then, Governor Ed King refused to include funds in the state budget to pay local COLAs for the next two years. In response to the governor’s refusals, Mass Retirees was able to have the necessary funds entered into the budgets by both the House & Senate, with House Ways and Means Chairman Michael Creedon (D-Brockton) the sponsor. In the third year, Governor Mike Dukakis, who succeeded King, included $28.5 million for local COLAs in his proposed budget and did so each year after.

Distributing the pro-rated share of new local COLA funds required a Cooperative Initiative between the State Treasurer, who chaired the State Retirement Board, and the officials of the Commonwealth’s then 104 local retirement systems. It was a massive undertaking, but starting back then with State Treasurer Bob Crane, it got done.

Even though the local COLA funds continued to be included in subsequent budgets each year, we knew that our bold move to include local COLA payments in the state budget, with its inherent rising costs, was endangered from its inception. The axe eventually fell when the constant attacks intensified against the Commonwealth’s unfunded future pension liability and its assumption of local COLAs.

These attacks reached their zenith in years ’89, ’90, ’91, resulting in three straight years of no COLA appropriations – local as well as state. This marked a very significant break since a COLA had previously been included every year since 1981, averaging 4% annually. Everyone was losing during that particular niche in our COLA history.

Association officials responded to this crisis by developing a fundamental reform to the COLA law and then spearheading the push to have it enacted. Their efforts resulted in the 1997 passage of the landmark legislation, Chapter 17, that created two laws – one for the State and Teachers’ COLAs and the other for the COLAs of the then 104 local retirement systems.

With Chapter 17 on the books, local retirement boards began in 1998 to pay their own COLAs without state reimbursement. From that point forward, any future local COLAs would be funded by the local retirement systems and not included in the state budget.

But what about the local COLA payments made by the state from 1981 to 1997? There was no question that the state was responsible to local retirement systems for these payments.

Therefore, the Cooperative Initiative between the State Retirement Board and local retirement boards, that began in 1981, continued to function beyond 1997. Local retirees, who were paid an annual COLA between 1981 and 1997, would receive that benefit in the monthly pension from their retirement board who in turn would be reimbursed by the state.

And the Cooperative Initiative is still reimbursing retirement systems today. In fact, it’s being administered by a State Retirement Board retiree, Jean Simone, who is also a Mass
Jean Simone came to the State Retirement Board at age 18 with an education that was of old school values that is so rare in this day and age.

“My mother and father decided that the two schools I attended, St. Agnes in Arlington and Matignon High in Cambridge, were a foundation for my life,” Jean recalled. “They were adamant, and they were right,” she said.

The State Retirement Board was temporarily on Tremont Street, waiting for the McCormack Building to be constructed. “It (McCormack) was going to be the permanent home of the State and Teachers’ Boards and the Group Insurance Commission,” according to Jean.

“At the State Retirement Board, Jim Callanan, who was then the Board’s Assistant Director, actually hired me two months after I graduated from Matignon in 1963. I interviewed in my senior year and didn’t realize what my standing was. I knew there had been a background check.” She did have to take a civil service exam on which she did well.

Jean prefers not to talk about her rapid advance in the State Board’s ranks, even though a top-level diploma from Matignon was greatly valued at that time. Unfortunately the school no longer exists.

“I believe the local COLA payments was an opportunity to further our Board’s relationship with my counterparts at over one hundred local retirement systems. I knew how much the COLA meant to our local retirees,” according to Jean.

“But, there was risk factor that I shared with others in the public retirement community, including the Association. Namely, how long will the State House agree to these local payments?”

Jean continued, “The mechanics of transferring state money to COLA funds can be exhaustive to new staff members of local boards. It involves retirees and survivors of varying levels of retirement. Over the years, I have established warm relationships with many of our local board directors. We have grown to understand each other and there is respect on both ends.”

Jean established a new agreement that each board will receive its COLA payments to the Board’s bank as a direct payment of COLA funds in June and December each year. She also sends a notice of these direct deposits to each Board. The savings in time and money, resulting from no longer sending checks, was a major plus.

Like the switch to direct deposits, other innovations, developed by Jean and the Boards over the years, were made possible because of the open and direct communications that the Boards had with her, first at the State Board during her tenure there, and now at her home office after she retired.

Prompt communication between Jean and the now 102 local boards has been no problem. Although it’s been 57 years since Matignon High (which no longer exists) she has all the up-to-date knowledge, equipment and records in her office. “I can participate in a local board’s group phone meeting with a five minutes notice, and even a zoom meeting which for me will probably never happen,” she chuckled.

Little did Jean know that when she offered to assume responsibility of distributing COLA funds to over 100 boards, it would still be her responsibility during her retirement years and for what appears to be the rest of her life.

When Jean retired in 2003, she agreed on a salary basis to continue to retain her very valued relationship from a small office in her Arlington home.

Jean also fully appreciates the role that Mass Retirees has played in local COLAs. “As a member, I’m aware of the Association’s massive efforts in creating and maintaining local COLA payments. These days, while the number of state local COLA payments are relatively much fewer, they will probably outlive me,” Jean laughed.

Although reticent to do so, Jean’s name evokes platitudes from the many relationships that she has in the public pension world. One such relationship that Jean agreed to share was with Maureen Marcucci who worked at the State Board at the same time as Jean but left to become the administrator of the Woburn Retirement Board.

Now retired, Maureen says, “We were both young in ’63, ’64, and briefly socialized together. Jean was also fun to be with in the evening, but always a pro in the office. She has so many friends it’s hard to count, but she’s tops on my list and always will be.”

**CONTINUED ON PAGE 16**

**BEFORE JEAN:**

**BILL FARMER & SANDY FALLON**

It’s noteworthy that the State/Local Cooperative Initiative has spanned almost four decades. And during that entire time, just three members of the State Board were responsible for distributing the COLA payments to local boards. Before Jean Simone, there was initially Bill Farmer and then Sandy...
Fallon in charge. What’s interesting is that all three of them belong to Mass Retirees.

At the beginning, State Treasurer Bob Crane and Retirement Board Director Jim Callanan both agreed that the State Board’s Deputy Director William “Billy” Farmer, a Brockton native, was the best fit to work with the then 104 local boards in pro-rating their share of the COLA funds.

The cooperation was between Farmer and the local Board’s treasurer or staff chief in creating the percentage of each Board’s share of the local COLA appropriation by the state. It’s important to remember that the state appropriation included members who retired prior to the Initiative’s effective date in 1982 but eligible for a COLA after that date, as well as survivors whose spouse was eligible.

Locally, the distribution formula and calculating the cash amount from the state appropriation usually involved Farmer working closely with a retirement board’s one-person staff. Within the first two years of distributions being made, this cooperative state/local arrangement, as well as the formula itself, had been perfected to achieve full accurate funding of the COLA by the state back to local systems.

After four years, the State/Local Initiative was running smoothly and was well in hand. It was then that Farmer decided to leave the Board and continue his professional career elsewhere.

So who could fill this all-important position at the State Board? It turned out that Veteran Supervisor Sandy Fallon agreed to step into Bill Farmer’s shoes and continue the arrangement of local COLA distributions.

“I knew it was a sensitive position. A few of our staff had left to work at local retirement boards that were nearer to their homes. I did accept the challenge when Bill left,” said Sandy, who enjoys Florida in the winter. Winters are very rough in Tewksbury where Sandy lives.

“At first I made myself known to the COLA person at each local board. Billy had set high standards; so it was definitely a pressure job. I enhanced my knowledge of local retirement personnel and discovered that city and town employees and retirees are able to have very close relationships with their board members and staff.

“There is a lot to be said, especially in the smaller communities. The personnel on the boards usually have many years’ experience. Some of these workers are actually elected members of their Board.

“Eventually, I did accept another job switch at the Board when Jean Simone, actually a senior management level friend, offered to accept the challenge that tracking 102 local retirement systems was essentially becoming a permanent position.”

And Jean Simone has been at it ever since. As some are wont to say, that’s the rest of the story.

$2.273 BILLION PAID BY STATE SINCE INCEPTION

In its halcyon days, the annual state appropriation for local COLAs was over $100 million. With the number of local retirees, who are eligible for a COLA between 1981 and 1997, declining over these many years, the appropriation has gradually dropped.

Looking back over the Initiative’s history, these COLA payments to a large number of deserving local retirees has been a longstanding success. Jean Simone is currently distributing a state annual appropriation of about $15.7 million among local retirement boards for their remaining retirees of that particular period (1981 – 1997).

It’s also particularly noteworthy that the State Retirement Board has distributed a total of $2.273 billion since the Initiative’s inception. No question, this is a significant amount that has been distributed by the state to local officials.

The following is a list of the state’s COLA payments to the top 20 local retirement boards and the total amount of their appropriations in millions since 1981.

Please take note that we will feature the state COLA data for our 12 County Retirement Systems, which include their 250 towns, in the next (November) edition of the Voice.

<table>
<thead>
<tr>
<th>TOP 20 LOCAL SYSTEMS</th>
<th>State COLA Payments Since ’81</th>
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<tbody>
<tr>
<td>BOSTON</td>
<td>439,649</td>
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<tr>
<td>WORCESTER</td>
<td>92,946</td>
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<tr>
<td>SPRINGFIELD</td>
<td>64,038</td>
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<tr>
<td>NEW BEDFORD</td>
<td>49,428</td>
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<tr>
<td>CAMBRIDGE</td>
<td>48,059</td>
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<tr>
<td>FALL RIVER</td>
<td>45,860</td>
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<tr>
<td>LYNN</td>
<td>44,646</td>
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<tr>
<td>QUINCY</td>
<td>39,060</td>
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<tr>
<td>NEWTON</td>
<td>38,183</td>
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<tr>
<td>LOWELL</td>
<td>33,091</td>
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<td>BROOKLINE</td>
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<td>SOMERVILLE</td>
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<td>LAWRENCE</td>
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<td>BROCKTON</td>
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<td>WALTHAM</td>
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<tr>
<td>HOLYOKE</td>
<td>23,475</td>
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<td>CHICOPEE</td>
<td>22,599</td>
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<td>PITTSFIELD</td>
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<td>HAVERHILL</td>
<td>21,192</td>
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<tr>
<td>EVERETT</td>
<td>20,037</td>
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</table>
WHAT SHOULD I DO WHEN TURNING 65?

Enrolling In Medicare

This is one of the most frequently asked questions.

Age 65 is a turning point when it comes to a retiree’s group health insurance, whether at the state or local level. That’s because state law requires that a state or local retiree must enroll in Medicare at age 65 if they are eligible for its Part A at no cost.

While the answer given here refers to those retirees enrolled in the state GIC, it should be noted that most of this explanation also applies to those who are insured locally and turning 65, specifically the Threshold Question below.

Three months before reaching age 65, the GIC will send you a GIC Medicare Plan Enrollment Form. When you receive this form, you must contact the Social Security Administration (SSA), preferably online at wwwSSA.gov, to apply for Medicare Parts A & B. Please note that within 3 months of their 65th birthday, local retirees should begin the process, contacting their city, town, district or authority, if not contacted by them, as well as SSA.

Please remember do not apply for a Medicare Part D (prescription drug) plan. All the GIC Medicare plans include enhanced Part D coverage administered by SilverScript. To the best of our knowledge, the same holds true with local insurance plans - just check with your insurance carrier to make double sure that their supplement plans do the same.

### Threshold Question: Are You Medicare Eligible?

When applying for Medicare, the threshold question is whether or not you are eligible for free Part A. If SSA tells you that you are eligible, then you complete your application for both Parts A and B.

SSA will determine the effective date for your Medicare coverage. And once you’ve applied to SSA, you can then use the GIC Medicare Plan Enrollment Form to select a supplement plan. “Please remember you can call me if you should have any questions on your selection of a supplement,” adds Stillman.

Retirees, who began their public service after March 31, 1986, paid into Medicare (not Social Security) and therefore, will be eligible for it based upon their own employment. That said, there are some retirees who began their public service before then and did not pay into Medicare throughout their public career. Their eligibility is a bit more complicated and requires a more detailed answer.

If you were hired on or before March 31, 1986 and SSA tells you that you are not Medicare eligible, then the next question becomes what is your marital status. Are you married or single and if single, never been married?

If not eligible, single and never been married, then you should request a notice from SSA notice that you are not Medicare eligible. Once you get this notice, submit it to the GIC so that you can maintain your non-Medicare coverage.

Please be alert that your status could significantly change in the event that you’re not eligible at 65 and never been married but continue to work at a private sector job in which you pay into Social Security and Medicare. At some date in the future, you may have accrued sufficient quarters to be eligible for Social Security and also Medicare.

Unfortunately a retiree, who falls into this situation, may be subject to a Medicare Part B penalty. That means their monthly Part B premium, which covers physician, lab and other non-hospital services, is increased by 10% for each full 12-month period that you were not enrolled in Medicare after age 65. For example, if you don’t enroll until age 67, your Part B premium will be increased by 20% during your lifetime.

Those who retired from public service after age 65 don’t need to worry about the Part B penalty. That’s because they are allowed to continue with their non-Medicare insurance plan until they retired, at which time they must enroll in Medicare.

If not eligible and married, then please make sure that you’re not eligible through your spouse, regardless whether they are 65 yet. If your spouse will be eligible when they become 65, you will need to enroll in Medicare, as well as a supplement plan, at your age 65. Your spouse, who is not yet 65 and therefore not Medicare eligible, will remain covered by a non-Medicare plan until they reach 65.

While you may be single at age 65 and not Medicare eligible, it’s possible that you may still be eligible because of a former or deceased spouse. If they’re eligible, then the retiree may also be Medicare eligible.

Remember eligibility doesn’t necessarily stop with the retiree and the status of the deceased or former spouse must also be determined. Only then will the question of eligibility be fully answered.

In concluding her remarks, Stillman said the following, “When enrolling in Medicare, I advise our members to keep a paper trail. That way, if any snafu should arise – and hopefully it doesn’t – then you have your documentation to fall back on.

“And please don’t forget. If you’re having a problem with transferring into Medicare or experiencing a dispute with a claim or your coverage, call me and let’s see what we can do to resolve it.”
In the July edition of *The Voice*, we spoke of the various ways that the Association has adapted to meet the challenges posed by the COVID-19 pandemic. Unable to host in-person area meetings, Mass Retirees quickly transitioned to the virtual world by launching a series of telephone town halls. Known as “tele-town” halls, the events have become a growing hit with Mass Retirees members. A total of six members-only events will have been held through July.

In order to participate in a tele-town hall, members simply need a telephone and wait to receive an automated call at the time of the event to be connected to the meeting. Members can also dial into the meeting directly using our dedicated toll-free number.

“We with physical distancing requirements likely to remain in place indefinitely, we need to use reliable and easy methods in order to keep our members informed and engaged. Tele-town halls have proven to be a very popular tool,” says Mass Retirees CEO Shawn Duhamel, who moderates the Association’s virtual events. “When we first launched these events back in March, we had roughly 800 members participate in the first event. By our Legislative Town Hall in July, we had nearly 3,500 members join in.

“And while we certainly miss seeing everyone in person, there is a real benefit to this method in that we are able to reach a much wider audience in real time. Virtual tools also allow us to bring a greater range of topics, people and organizations to our members. I’m not sure that the events we have held over the past few months would have been possible using traditional methods.”

In addition to hosting an event in May with the State’s Group Insurance Commission, Mass Retirees has since held events with Blue Cross Blue Shield of Mass. and the Mass. Interlocal Insurance Association (MIIA), a Social Security WEP Reform Update with Congressman Richard Neal (see story pg. 1), a Legislative Town Hall featuring State Rep. Thomas Golden and State Senator Brendan Crighton, and a State Budget Update with House Ways and Means Chairman Aaron Michlewitz.

“We are going to continue to hold these events on a prescheduled basis going forward, even once things return to “normal” (See page 2). For many members these town halls mark the first time that they have been able to participate in a Mass Retirees event. In the future, I envision us hosting a combination of in-person and virtual meetings,” comments Mass Retirees President Frank Valeri. “For now, we will keep holding town halls and seeking ways to keep our members informed and engaged. And remember, each Friday we update our toll-free hotline and Shawn sends all members a weekly update via email. At the same time a video update is posted on our Mass Retirees Facebook and YouTube channels. These methods of communication supplement our newsletters, which comes to you every other month.”
Mary Corbett, widow of Fire Captain Matthew Corbett, while Governor Baker signed into law SB1483, An Act concerning health insurance benefits for surviving spouses of firefighters in the City of Boston. This law restores the ability to re-enroll or stay enrolled in the City of Boston group health insurance for all current and future surviving spouses. This has been a long time coming for our surviving spouses, some of whom lost their City of Boston health care as far back as the 1970s,” said O’Reilly.

“We’ve been working with both the PFFM and Local 718 on a state-wide fix for many years. Mike suggested that the City of Boston might be receptive to the change. Having the backing of Mayor Walsh was critical. He then went to work with Senator Collins to get it done,” explains Mass Retirees CEO Shawn Duhamel. “These types of outdated laws have no place in today’s society and should have been changed decades ago. Now that the law has changed in Boston, we feel confident that a state-wide change is coming next.”

DECEASED MEMBERS

The following members of our Association have recently passed away.
We extend our deepest sympathy to their families.

AGATI, JEAN – Medford, MA
(Survivor, Medford Fire Department)

BARR, JOHN J. – Quincy, MA
(Boston School Department)

BENOIT, BEATRICE E. – North Grafton, MA
(State Department of Social Services)

BERTRAND, JOHN R. – Watertown, MA
(Division of Employment & Training)

BLAISDELL, HARRY R. – E. Brookfield, MA
(Leicester Teacher)

BORG, MARGORIE F. – Worcester, MA
(Shrewsbury Teacher)

BRENNAN, WALTER F. – West Roxbury, MA
(Boston Police Department)

BROWNE, MARY E. – Milton, MA
(Town of Milton)

BURR, PHILIP – Medfield, MA
(Melrose Teacher)

BURT, JOAN P. – Ormond Beach, FL
(Fall River Teacher)

BUTLER, THOMAS P. – Salem, MA
(State Police)

CAISSIE, GERALD J. – Northboro, MA
(Wellesley Tree Department)

CALABRO, JOHN A. – Bradenton, FL
(State Department of Education)

CANAVAN, PAUL F. – Quincy, MA
(Boston Fire Department)

CAPISTRAND, MAURICE J. – Southbridge, MA
(Southbridge D.P.W.)

CARR, GEORGE R. – South Yarmouth, MA
(State, Information Technology Division)

CAYANNAGH, JOHN J. – Danvers, MA
(State, Lynn District Court)

CHICCO, ELAINE B. – Waltham, MA
(Survivor, Registry of Motor Vehicles)

CHOSSE, MARBLE ANNETTE –Provincetown, MA
(Lowell Teacher)

CHRISTOPHER, JOHN L. – Melrose, MA
(Melrose School Department)

COLLINS, ARTHUR B. – Beverly, MA
(South Essex Sewer District)

COLLINS, JOHN F. – Marysville, MA
(Weymouth Teacher)

COMEAN, ALBERT J. – Mashpee, MA
(Newton)

CONBEL, JOSEPH H. SR. – Westford, MA
(Westford Police Department)

CONTIS, CAROLYN M. – Cohasset, MA
(Milton Teacher)

CORNE, ALBERT S. – Ware, MA
(Registry of Motor Vehicles)

COSTELLO, JESSIE B. – Peabody, MA
(Peabody Teacher)

COUMING, BARBARA A. – Camden, DE
(Boston)

CROCKER, RICHARD A. – Woburn, MA
(Medford City Hall)

CUMMINGS, THOMAS A. JR. – Sandwich, MA
(Wareham Probation Trial Court)

CYR, ROBERT G. – Walpole, MA
(Boston Police Department)

DAHLBECK, WILLIAM – Watertown, MA
(Waltham Police Department)

DAMOUR, WILLIAM M. – Burlington, MA
(Arlington Engineering Department)

DAVIS, FREDERICK A. – Lynn, MA
(Lynn Teacher)

DAY, EILEEN H. – Beverly, MA
(Salem Teacher)

DeBROIS, ROBERT – Middleton, MA
(Mass. Housing Finance Agency)

DE LACROSSO, HORACE A. – Scituate, MA
(Mass. Highway Department)

DePACO, ALVARO L., JR. – Acushnet, MA
(Fall River Teacher)

DeRUOSI, DAVID J., SR. – Topsfeld, MA
(Massport Authority)

DESANTIS, FRANCIS J. – Springfield, MA
(Holyoke Teacher)

DESTEFANO, STANLEY J. – Clinton, MA
(Newton Firefighter)

DIETERM, JAYE E. – Lexington, MA
(Bedford Teacher)

DODGE, MARIE N. – Round Pond, ME
(Ashland School Department)

DOOLIN, M. – Walpole, MA
(Quincy Police)

DOWD, JOHN F. SR. – Worcester, MA
(Worcester Police Department)

DRAHEIM, DIANA – Bridgewater, MA
(Bridgewater State College)

DRINKWATER, JOHN S. – Wolfaeborh, NH
(Holliston Teacher)

DRISSOTI, CATHERINE B. – Shrewsbury, MA
(Survivor)

DYER, ANN C. – Hyde Park, MA
(Boston School Department)

FARLEY, MARGARET L. – Northborough, MA
(State)

FESTA, BONITA R. – East Boston, MA
(East Boston District Court)

FISH, RUTH A. – North Attleboro, MA
(Wrentham State School)

FISH, RUTH A. – North Attleboro, MA
(Wrentham State School)

FLAHERTY, PHILLIP F. – Weymouth, MA
(Westwood Teacher)

FOLEY, LOIS A. – South Boston, MA
(Boston School Department)

FOSTER, MARY J. – Fitchburg, MA
(Fitchburg State College)

FRONTERO, JAMES S. – Naples, FL
(Teachers Retirement Board)

GOODALE, CHARLES A., JR. – Walpole, MA
(Newton Police Department)

GRADY, FAITH B. – Natick, MA
(Natick School Department)

GREENBAUM, ANN – Kingston, NH
(Swampscott Teacher)

GRIGGS, JAMES J. – Centerville, MA
(Brookline Engineering Department)

HARRINGTON, PHILLIP L. JR. – Mansfield, MA
(Department of Correction)

HONOHAN, JAMES E. – Walpole, MA
(Walpole Police Department)

HUGUES, ARTHUR F. – Saugus, MA
(Somerville Teacher)

HUTCHINGSON, SUE E. – Tewksbury, MA
(Andover Teacher)

IANNELLI, ANN M. – Billerica, MA
(Billerica Teacher)

JOAQUIN, RACHEL – New Bedford, MA
(New Bedford School Department)

KAUFFMAN, RUSSELL E. JR. – Tewksbury, MA
(State, Department of Mental Health)

KEARNS, HERBERT F. – Mansfield, MA
(MDC Police)

KELLEY, KEVIN J. – Belmont, NH
(Everett Firefighter)

KELLEY, WILLIAM J. – Middletown, MA
(Stoneham Firefighter)

KENNEDY, JOAN T. – Quincy, MA
(Boston School Nurse)

KILLORAN, ANN C. – Sterling, MA
(Worcester School Department)

KINCH, ELOISE – Groveland, MA
(Brookline)

KRUG, ROBERT F. – West Harwich, MA
(Dedham Fire Department)

LONG, LEON A. – Riverside, RI
(Dighton-Rehoboth Teacher)

LORDEN, ANN W. – Buzzards Bay, MA
(Somerville Teacher)

LUBARSKY, ENID – Quincy, MA
(Hanover Teacher)

LUND, PAUL A. – Bedford, MA
(Department of Correction)

Continued on back page
DECEASED MEMBERS (continued)

McCABE, ELAINE – Woburn, MA
    (Burlington Teacher)
McCANN, THOMAS “Boots” – Dorchester, MA
    (Boston Fire Department)
McCOMSEY, JUSTINE M. – Franklin, MA
    (Lawrence Teacher)
McGRAIL, HOPE A. – Libertyville, IL
    (Brockton Teacher)
McGRAW, ROBERT H. – Westford, MA
    (Andover Library)
McLAUGHLIN, HELENE – Foxboro, MA
    (Boston Police Department)
McNELLY, SCOTT – Bridgewater, MA
    (Bridgewater State College)
McNULTY, RICHARD J. – Bradenton, FL
    (State, Department of Employment & Training)
McQUILLEN, WILLIAM A. – Peabody, MA
    (Reading Teacher)
MACKOWSKY, ELAINE – Newton Upper Falls, MA
    (Watertown Teacher)
MAGLIO, MICHAEL A. – Brockton, MA
    (MCI Bridgewater)
MALVA, JOAQUINA – East Falmouth, MA
    (Watertown Teacher)
MARCIA, ELIZABETH A. – Woodstock, VT
    (Andover Teacher)
MARTIN, RAYMOND F., JR. – East Falmouth, MA
    (Boston Firefighter)
MARTIN, THOMAS E. – Norwood, MA
    (Boston School Department)
MENZLER, ANN T. – South Boston, MA
    (Long Island Hospital, City of Boston)
MILLER, JASON – East Bridgewater, MA
    (Brockton Police Department)
MITCHELL, NORMAN W. – Rockland, MA
    (Pembroke Teacher)
MOLLOY, DAVID W. – Fall River, MA
    (Somerset Teacher)
MOORE, ROY C. – Boca Raton, FL
    (Rockport Teacher)

MULLANEY, LAWRENCE B. “Larry” – Spencer, MA
    (Spencer Teacher)
MULVEY, ROBERT J. – Milton, MA
    (Brookline Fire Department)
NGRO, EUGENE R. – North Reading, MA
    (State Department of Mental Health)
NORDSTROM, PAUL E. – North Grafton, MA
    (Framingham Teacher)
NORRIS, MICHAEL G. – Bernardston, MA
    (Department of Revenue)
O’BLENES, RICHARD A. – Woburn, MA
    (MDC & State Police)
O’CONNELL, HAROLD R. – East Falmouth, MA
    (Upper Cape Cod Regional/Bourne Teacher)
O’CONNOR, ROSEMARY B. – Holyoke, MA
    (West Springfield Teacher)
OLIVER, EUGENE R. – Swansea, MA
    (New Bedford Teacher)
OTERI, ANNA ROSE – Everett, MA
    (E Everett Assessor’s Office)
PERATES, WILLIAM J. – Lynn, MA
    (Lynn Teacher)
PEREZ, RICHARD – Boston, MA
    (Boston Elderly Commission)
PERKINS, GEORGE T. – Worcester, MA
    (Boston Public Library)
PETRIE, ALLAN R. – Northbridge, MA
    (Suffolk County Sheriff’s Department)
PETROSINO, APLUSONE P. – Revere, MA
    (Department of Transportation)
PHelan, MARY V. – Chelmsford, MA
    (State, Department of Public Health)
POHRER, VINCENT – Hingham, MA
    (Superintendent of Schools, Harvard, MA)
POLITO, JAMES A., JR. – Foxboro, MA
    (Sharon Firefighter)
POUCHIE, DOROTHY – Stoughton, MA
    (Mass. Department of Transportation)
POWDERLY, HAROLD J. – West Roxbury, MA
    (Boston Water & Sewer Commission)
POWELL, RICHARD D. – Natick, MA
    (Natick School Department)
RALPH, WILLIAM J. – Dedham, MA
    (MDC Police)
RUNGE, GUY R. “Rusty” – Melrose, MA
    (Mass. Highway Department)
RYAN, CHARLES W. – Kingston, MA
    (Waltham Police Department)
SALTMARSH, DOROTHY H. – Westwood, MA
    (Westwood Teacher)
SANFORD, KENNETH P. – Juno Beach, FL
    (Andover Teacher)
SIMON, STANLEY – Peabody, MA
    (Danvers School Department)
SKELLY, DANIEL L. – Punta Gorda, FL
    (State Police)
SORBIE, ANNE – South Yarmouth, MA
    (Barnstable Teacher)
STEDMAN, GEORGE P., JR. – Quincy, MA
    (Boston Police Department)
STOTTMEIER, KURT D. – South Carver, MA
    (Boston City Hospital)
TAYLOR, PHILIP S. – Aventura, FL
    (Lexington Police Department)
TEDOLDI, ELIZABETH C. – Warren, RI
    (Boston School System)
TURNER, ANN – Bedford, NH
    (Plymouth Trial, Probate & Family Court)
URBANEK, STEVEN W. – New Bedford, MA
    (Rochester Teacher)
WATSON, GARY S. – South Glastonbury, CT
    (Springfield Teacher)
WELCH, IRENE F. – Hohe Sound, FL
    (Chelsea Teacher)
WOLK, FRANK J. – Medford, MA
    (Cambridge Fire Department)
WOODWARD, ARTHUR S. – Orange Park, FL
    (Quincy Teacher)
WUNSCHL, ROBERT A. – North Dartmouth, MA
    (Greater New Bedford Voc. Teacher)