Massachusetts Congressman Richard Neal (D-Springfield) has fulfilled his promises to Mass Retirees, filing a new proposal to reform the Social Security Windfall Elimination Provision (WEP) and bring immediate relief for the more than 73,000 MA residents impacted by the WEP.

Neal’s reform proposal, H.R. 4540, would provide $150 per month ($1,800 annually) in relief payments to retirees who have had their Social Security benefit reduced due to the WEP. The payment would be added to the monthly Social Security benefit and indexed to inflation. Payments would begin nine-months after the bill becomes law and impact anyone first eligible for Social Security prior to January 1, 2022. Social Security eligibility is determined by age (must be at least 62) and amassing at

Our Annual Meeting ushered in a new era of leadership for the Association with the confirmation of Shawn Duhamel as the first-ever Mass Retirees Chief Executive Officer.

Members also reelected Frank Valeri to a new 2-year term as Association President, a role that will now focus on advocacy, grassroots development and membership growth. Since Mass Retirees founding in 1968, the association president had also served as CEO, leading and running the day-to-day operations of the Association.

Duhamel joined the Association’s staff in December 1994, initially serving as legislative liaison, communications director and, since 2013, legislative director. He previously served as a legislative assistant to then-House Minority Leader Peter Forman (R-Plymouth), before being recruited to join the Mass Retirees staff by former President Ralph White.

“It was time to modernize our operations and reexamine how to best position this Association for another 50 highly successful years advocating for public retirees. I don’t believe that the best way forward is for a retiree to continue to serve in

CONTRUED ON PAGE 2 ➤
that dual role, whether it be myself or someone else,” explains Valeri. “I approached Ralph with the idea and together we brought it to the Executive Board.

“I then appointed, and our Executive Board unanimously approved Shawn Duhamel as our new CEO. And I am very pleased that our members ratified these changes. Shawn is no stranger to our members. Over the past 25 years he has worked his way through the ranks to become a recognized national leader on all issues relating to public retirement. He is now responsible for the day-to-day administration of Mass Retirees. I firmly believe that no one is better suited to be our CEO than Shawn Duhamel.

“Shawn’s new role will afford me the opportunity to work more closely at the grassroots level, directly engaging with members all across the state in your communities.’

President Frank Valeri

Rehrey (Mass Retirees General Counsel) and me with the idea of changing the structure to have a CEO, we immediately said if we’re going in this direction then the person at the helm has to be Shawn. After 25 years he’s paid his dues, he’s trusted by our members and has the respect needed on Beacon Hill and in Washington, D.C. to successfully carry out our mission. He’s perfectly suited to move this Association forward,” said White. “We’re also fortunate to have a fantastic staff at Mass Retirees that have been with us for many years. I think the longevity of our staff is a testament to the work we do and the people who we represent.”

“Serving our members as the first-ever CEO of Mass Retirees is truly the honor of a lifetime. I am incredibly humbled by this opportunity and very excited to be able to walk in the footsteps placed by Ralph White and Frank Valeri. I am very fortunate to be able to do a job that I love, work with incredible people and have had great teachers and role models along the way.”

“I want to thank our members for the support you have given me, as well as for your trust. We have a lot of work ahead of us, but I have every confidence that we will get it done.

“Some members have asked if my focus on Social Security WEP and GPO reform will change now that I have new responsibilities. Let me be crystal clear on this. Reforming the Social Security law and finally bringing help to our members remains a top personal priority. I will continue to take the lead on all federal issues and plan to see WEP & GPO through to the end.”

Duhamel does not expect any immediate changes in how the Association operates and no turnover in staff. He does anticipate adding additional faces to the Association’s staff heading into 2020.
An election is now underway for state retirees and active employees to elect one of two representatives to the State Retirement Board. Mass Retirees President Frank Valeri, is seeking reelection to the State Board.

Valeri, a 38-year state employee, retired in December 2013 from the Public Employee Retirement Administration Commission (PERAC). He was first elected to the State Retirement Board in 2016, succeeding former Mass Retirees President Ralph White. With his extensive background in public retirement law and policy, Valeri is uniquely suited to continue to serve on the Board.

“I still closely follow what’s happening at the State Retirement Board and am impressed by Frank’s advocacy on behalf of retirees and active employees. He continues to be focused on cutting down the wait times for processing service buyback applications, as well as for new retirees to receive their first pension check,” says White, who served as an elected board member for twenty years. “And when it comes to the retirees’ COLA, Frank has picked up where I left off. He’s leading the charge to bring about an enhanced COLA benefit for long-term retirees. Frank Valeri has earned my vote for his reelection.”

“Frank Valeri has earned my vote for his reelection.”

“The three areas I hear the most about are related to the COLA for long-term retirees, as well as delays in processing buyback applications and the length of time it takes for new retirees to receive their first check. I take the concerns of members very seriously, particularly when I hear reports of retirees struggling to make ends meet,” explains Valeri. “This is very much the case when it comes to our long-term retirees, who retired with salaries far more modest than those paid today, which resulted in modest pension benefits when compared to the amounts received today. We’re working on a proposal to give our long-term retirees a boost.

“I am also concerned about the length of time it takes to issue the first pension checks to new retirees. Unless it’s an extraordinary circumstance, no retiree should be forced to wait more than a month or two to be paid. Reports of new retirees waiting three or four months to be paid are not acceptable. I continue to work closely with Treasurer Deb Goldberg and our retirement board staff to address these issues. A lot of progress has been made, but more can and should be done.

“I am running for reelection as a member of the State Retirement Board to see that these issues are addressed and to continue to serve all retirees and employees. If you are a state retiree or employee, I humbly ask for your vote when you receive your election ballot in October.”

FRANK VALERI
MASS RETIREES PRESIDENT

MassRetirees.com

UPCOMING AREA MEETINGS

SOUTHEASTERN
Friday, November 22nd, 2019
11:00 AM
White’s Restaurant, 66 State Road
Westport, Jct. I-195 & Rt. 24

CENTRAL MASS
Friday, December 6th, 2019
11:00 AM
Auburn Elks LODGE 2118
754 Southbridge St., Auburn

NORTHEASTERN MASS
Friday, January 10th, 2020
11:00 AM
Lawrence Elks LODGE 65
642 Andover St., Lawrence

FLORIDA
FLORIDA GOLD COAST ADVANCE
Thursday, January 23rd, 2020
11:00 AM
Pompano Beach Civic Center
1801 N.E. 6TH St., Pompano Beach
award-winning newsletter, The Voice, along with access to digital news and our weekly recorded hotline news updates. This year the Association also began an ongoing video series, whereby members receive recorded updates on retirement related issues each Friday by email and Facebook.

“We are regularly contacted by active employees seeking news and information regarding their public retirement, health insurance and Social Security. And I frequently hear that our newsletter is actively passed around the teachers’ lounge, office, firehouse or police station. Like public retirees, active workers know that they can count on Mass Retirees for accurate, detailed and timely information about their retirement and pension benefits,” explains Association President Frank Valeri, himself a state retiree and an elected member of the State Retirement Board.

“The Mass Retirees’ Voice is an excellent way for active employees to stay informed as they near retirement. There is no other resource that can keep you as informed about public retirement than our newsletter. It really is the “bible” for Massachusetts public retirement.”

Set at just $25 a year, the Subscription covers the cost of producing and dispersing The Voice, along with digital media communications.

Retirees, who are full Association members, receive additional benefits...
Andover - Elena Kothman, was declared by the Andover Retirement Board the new-est elected Board member as she was the only candidate nominated for the election. This will be Elena’s sixth term as an elected member to the Board. Retired Fire Lieutenant James Cuticchia, Haley Green*, Thomas Hartwell and Gary Coon are the other members serving on the Board. Elena Kothman also serves as the executive director of retirement services for the Board.

Belmont - Ross Vona, firefighter, was unopposed and declared the elected member by the Belmont Retirement Board. Ross is beginning his second term after replacing long time elected member Roy Sacco. Also serving as Board members are Thomas Gibson, Esq.*, Chitra Subramanian, Floyd Carman and Walter Wellman. The Board’s executive director is Robert Soohoo.

Hampshire County – After the resignation of Edward Montleon, the Hampshire Retirement Board held an election to fill his unexpired term and without opposition, Elizabeth Sugrue, a Hampshire County Retirement Board counselo, was declared the winner. The other members on the Board include Patrick Brock*, Jane Wolfe, Joseph Wilhelm, III and Joyce Karpinski. The Board administrator is Mary Baronas.

Norwood – The Norwood Retirement Board declared Eileen Hickey reelected as she ran unopposed for her 8th term. Eileen also serves as the assistant town treasurer. Other Board members serving with Eileen include Thomas McQuaid, Ted Mulvehill*, retired Police Officer Thomas O’Ttoole and Thomas Rorrie. The Board’s executive director is Debra Wilkes.

Southbridge – The Southbridge Town Manager Ron San Angello appointed the Town Assessor, Wilfrid Cournoyer as the Town’s appointment to the Southbridge Retirement Board. He replaces Melinda Ernst-Fournier who left town employment in May. The other members include James Philbrook* who serves with Karen Harnois, Pam Leduc and Julie Pena. The Board administrator is Heather Thibeault.

Springfield – Members and retirees of the Springfield Retirement System voted to reelect, retired Police Lieutenant Bob Moynihan to his fifth term, as one of the elected members. Bob received 1,121 votes defeating Helen Caulton who received 284 votes. Mr. Moynihan

CONTINUED ON PAGE 13

Mass Retirees members are encouraged to share information on our new Subscription Service with friends and relatives working as active public workers in Massachusetts. Employees can join online by visiting: www.massretirees/subscribe

SPREAD THE WORD

Mass Retirees members are encouraged to share information on our new Subscription Service with friends and relatives working as active public workers in Massachusetts. Employees can join online by visiting: www.massretirees/subscribe

from the Association including legislative advocacy, services (such as assistance with medical billing claims), area meetings and discount benefits.

“We need to be clear that what we are now offering active public employees is a news subscription. Mass Retirees does not and cannot advocate for active employees. We’re not involved in collective bargaining or issues pertaining to active employment. Employees who have concerns or questions regarding their job should contact their union,” says Mass Retirees CEO Shawn Duhamel. “We do work very closely with the public employee unions on all issues relating to public retirement, but we are not involved in collective bargaining, personnel issues or issues outside our area of expertise, which is strictly focused on retirement.

“I receive nearly as many calls from active employees seeking information about their retirement or Social Security, as I do from retirees. Mass Retirees prides itself in being a reliable resource for retirement information. The new Subscription Service ensures that workers are getting the information they need to make informed choices and plan for their retirement.”
During the September 6th Annual Meeting there were two important membership votes impacting the Association’s Executive Board. Before the votes, the Executive Board included six District Vice Presidents who represented different regions across the state.

Members voted to expand the number of Districts from six to eight, creating a new Middlesex District and a Plymouth, Cape Cod and Islands District. According to Association President Frank Valeri, “Expanding our Board means that every geographic location across Massachusetts is represented, which also allows for us to be more visible and engaged at every level of “government.”

There was another vote taken on the Executive Board. Attendees unanimously elected the members of the Executive Board, who will serve for the next two years (September 2019 – September 2021). Those members are shown here.

Among those elected to the Executive Board at the Annual Meeting, there was one new member - Anne Wass (see photo on this page). “We’re very pleased to welcome Anne onto the Board,” says President Valeri. “Just from a brief recap of her career, you can see that she brings a wealth of knowledge and experience that can only benefit the Association and its future growth.”

Anne served as president and vice president of the Massachusetts Teachers’ Association (MTA) from 2002 through 2010. She has served on the MTA Board of Directors and state Executive Committee. She also has been president of her local association in Hanover at two different times.

Anne has spent all of her adult life in public education, having taught sixth grade at the Hanover Middle School for 31 years. She has won a number of awards honoring her abilities as a teacher, including the Bristol County Educators’ Association Kathleen Roberts Human Relations Award, the Plymouth County Education Association’s (PCEA) Honor Award and the Loretta Quinlan Award, the highest honor bestowed by the PCEA.

And we look forward to working with you Anne.
least 40 quarters (10 years) covered by Social Security.

According to a statement accompanying the H.R.4540’s release, “The legislation establishes a new, fairer formula that will pay Social Security benefits in proportion to the share of a worker’s earnings that were covered for Social Security purposes. This provision is coupled with a benefit guarantee ensuring no benefit cuts relative to current law for all current and future retirees.”

The new Social Security formula will take effect for those first eligible for Social Security beginning January 1, 2022. Neal’s plan resolves questions regarding the so-called “30-Year Rule”, by holding harmless those with substantial service under Social Security.

As chairman of the powerful House Committee on Ways and Means, Neal exercises oversight of the Social Security system. His proposal has been widely anticipated for several months and is now expected to set the tone surrounding all efforts to address the WEP.

“H.R. 4540 is a well thought out proposal that will provide immediate relief for the 2 million public retirees now harmed by WEP, while also creating a fair Social Security benefit for future retirees. The bill also represents a realistic path forward to passage in both the House and U.S. Senate,” said Mass Retirees CEO Shawn Duhamel. “Richie Neal has been our closest ally and biggest advocate for WEP reform for more than two decades. Mass Retirees has worked hand-in-hand with his office and the Ways and Means staff as this legislation was developed. This joint dedication toward finally providing relief from the WEP after 36 years is evident in the proposal filed today.

“I also want to thank Ranking Member Kevin Brady (R-Texas) and his staff for their continued commitment to resolve the WEP. Together with our friends, the Texas Retired Teachers Association (TRTA), Mr. Brady’s work has helped get us to this point today. Mass Retirees believes that there is a bipartisan solution to the WEP and we look forward to continuing our mutual efforts to pass meaningful reform through both branches of Congress this session.”

Prior to the summer recess in July, Brady filed his own WEP reform bill. While similar in some ways to Neal’s H.R. 4540, Brady’s H.R. 3934 differs in that it offers a $100 per month rebate for current retirees and ends the hold harmless provisions in 2040. Neal and Brady have each publicly praised each other’s efforts and continue to pledge to work toward finding a fair bipartisan solution to WEP.

While we await next steps in Congress, Mass Retirees has joined the TRTA in building a true national grassroots effort designed to enlist the support of the 2 million WEP’d retirees spread across all 50 states.

“As we reported in the September edition of The Voice, WEP is not a problem isolated to 7 states. There are pockets of effected public retirees in all 50 states. We are now working to get them engaged in our fight to pass H.R. 4540,” says President Frank Valeri. “WEP is not simply a Mass. or Texas problem, so we can’t expect to fix it on our own. To win this fight, we need these other retirees and their advocacy groups working with us on the same team.”

**SPOUSAL BENEFITS: NO RELIEF FROM GPO YET**

Along with the WEP, Mass Retirees and our national partners have long sought to reform the Government Pension Offset (GPO) law. The GPO effects public retirees, who attempt to collect part of their spouse’s Social Security benefit. In most cases, the GPO eliminates 100% of the spousal benefit.

As we have been reporting since 2016, we do not currently have consensus within Congress as to how a GPO reform might be structured. Proposals have varied widely from making minor adjustments for lower income retirees, all the way to eliminating spousal benefits for all public retirees. For some members of Congress, representing states where all public employees participate in Social Security, the notion of spousal benefits for public retirees outside of Social Security is a non-starter.

“I believe both Neal and Brady would have included a GPO reform provision in their bills, if not for the fact we do not have the votes to pass a comprehensive bill at this time. Unfortunately, right now consensus on the GPO does not exist,” explains Duhamel. “However, we are not going to give up on the GPO. We know that this law disproportionately impacts women, creating a real financial hardship for many retirees. These members deserve relief and we will keep fighting for GPO reform for as long as it takes.”

The Association will keep members informed as to next steps as the bill advances.
STATE’S OPEB FUND GROWING
More Locals Also Participating

Not surprisingly, the state’s OPEB (Other Post Employment Benefits) Fund has continued to grow. Known as the State Retiree Benefits Trust (SRBT), the fund was created some 12 years ago (in 2007) to address the costs associated with future state retiree healthcare.

“We’ve been reporting on OPEB issues even earlier than the SRBT’s creation in ’07,” according to Voice Publisher Nancy Delaney. “In ’04, we started to focus on this when new accounting rules were finalized. They required the state and local governments to disclose, on their financial papers, future retiree healthcare costs and more importantly show how they planned to pay for them.”

In response to these accounting standards, the SRBT was created by the state, while local communities were able to establish their own OPEB trusts. Then beginning in 2012, local governments could transfer their OPEB trust funds to the SRBT for investment.

It must be noted that the SRBT funds are invested by the state’s PRIM (Pension Reserves Investment Management) Board (see related story, p. 13). That also holds with the local OPEB funds in the SRBT.

A major revenue stream for the state’s OPEB has been its settlement

CONTINUED ON PAGE 19 ▶

SRBT Participating Local Units

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<thead>
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<th>Towns</th>
<th>Cities</th>
<th>Regional School Districts</th>
<th>Districts &amp; Authorities</th>
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<td>Montague</td>
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<td>Boston Redevelopment Authority</td>
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<td>Concord Area Special Education (CASE) Collaborative</td>
<td>Byfield Water District</td>
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<td>Greater Lowell Tech Regional School District</td>
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<td>Pilgrim Area Collaborative (PAC), Pembroke, MA</td>
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<td>Wakefield</td>
<td>Dedham</td>
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On September 6, more than 400 members gathered in Randolph, MA for the Mass Retirees 51st Annual Meeting. “As you’ve seen on the front page, the members voted on a number of very significant changes in the Association,” comments Association President Frank Valeri. See articles on pages 1 & 2.

“In addition to the creation of a CEO and Subscriber Service, the attendees voted to expand the number of district vice presidents and elect those who will serve on the Executive Board from September 2019 to September 2021.” See related article, pages 6 & 7.

Members also heard from special guest speaker, State Treasurer Deb Goldberg. “As you’ve read earlier (see page 3) I am an elected member on the State Retirement Board, chaired by the Treasurer, and currently up for reelection,” comments Valeri. “Thank you Deb for your endorsement during your remarks, asking our state retirees in attendance to vote for me when they receive their ballots in October.”
Among the Association’s many achievements, there is an insurance program that we literally helped to create and promote over the past 17 years. We’re referring to the State Retiree Dental Plan, which currently boasts an enrollment totaling 39,179 state and local retirees who are enrolled in the state GIC (Group Insurance Commission).

“During the late 1990s, the Association began to explore various dental plans for its members,” recalls CEO Shawn Duhamel. “Eventually we did collaborate with the GIC and, in 2002, the State Retiree Dental Plan was launched.

“While our state members showed strong interest in a survey that we ran back then, there were concerns raised over the plan’s viability. Well the years proved that there was little to worry about.

“It hasn’t disappointed and far from it, has been highly successful. For state retirees and survivors, as well as local retirees and survivors whose community or district has elected to participate (see listing, page 13), it’s definitely worth a look.”

MORE ABOUT THE PLAN

For those who are interested, here’s a bit more about the plan and how it works. But please remember this GIC plan is only available to state retirees and local retirees from participating communities or districts. 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.

GIC’s Retiree Dental is administered by MetLife, the global insurance corporation, whose brand name is known to most everyone. MetLife has been the third party administrator since 2007 and is currently in year three of its current contract with the state.

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 – over 290,000 nationwide – agree to charge GIC retirees a reduced fee or discount for certain services even after they’ve exhausted their annual maximum benefit which is currently set at $1,250.

It’s noteworthy that today’s premiums – individual and family – are less than they were 17 years ago. Enrollees are now paying $30.21 (individual) and $72.77 (family) while the 2002 premiums were $32.36 and $77.16 respectively. When it comes to healthcare costs, that’s something you don’t see very often these days.

Whether a state or local retiree, plan enrollees are entitled to the same coverage and benefits. They also have access to multiple resources to help them plan for dental treatments, including:

oralfitnesslibrary.com/ which contain educational resources regarding the treatment of oral disease.
oralfitnesslibrary.com/home/insurance/glossary, a glossary of dental terminology that can help you understand dentistry and dental plan provisions.
feelookup.com/metlife/, a financial calculator that helps determine the cost of dental care both in and out of network, and metlife.com/insurance/dental-insurance, MetLife dental network’s dentist directory that will help you find an in-network dentist.

If you should have any other questions, the GIC has suggested that members contact:
MetLife at 1-866-292-9990 or www.metlife.com/gic

LINK BETWEEN DENTAL & OVERALL HEALTH

In speaking with the GIC about the Retiree Dental Plan, we learned some very interesting facts regarding the interplay between dental and overall health. Here’s what we learned and now pass onto our readers.

It turns out that there is a strong link between dental and overall health that many aren’t aware of. According to Dr. David Guarerra, DDS, Chief Dental Officer at MetLife, “Oral disease has broad implications to your overall health. In fact, having dental disease, such as periodontal disease (gum disease), which is a chronic infection, can affect medical chronic conditions such as diabetes,
Mike Trotsky, the executive director and chief investment officer of the Massachusetts Pension Reserves Investment Management (PRIM) Board, will be honored with Institutional Investor’s Lifetime Achievement Award at the third annual Allocators’ Choice Awards on December 3.

According to Institutional Investor, the award is based on his performance at PRIM. In his nine years of shepherding the $74.8 billion Pension Reserves Investment Trust (PRIT), Trotsky, with his staff, has built a benchmark-beating portfolio, put together an award-winning team of investors, and nearly doubled the fund’s assets under management while saving the retirement system hundreds of millions of dollars in excess costs.

Association Executive Vice President Paul Shanley, who serves as one of the two elected members on the all-important PRIM Board, offered the following.

“While serving on PRIM, I’ve worked closely with Mike on myriad projects and have been impressed by his leadership and commitment to the fund. Without question, he is well deserving of this honor and look forward to working with him, his staff and my fellow PRIM members in the future.”

Here are the GIC cities, towns and districts whose retirees can enroll in the GIC Dental Plan:

- Ashland
- Athol Royalston School Dist.
- Bedford
- Brookline
- Holbrook
- Marblehead
- Melrose
- Middleborough
-Millis
- North Andover
- Northeast Reg. Technical School
- Randolph
- Swampscott
- Weston
- Westwood

cardiovascular disease, cancer and a myriad of other conditions.

It is important for retirees to see a dentist for care because more than 90% of all diseases present oral signs and symptoms.” Many systemic diseases such as diabetes, anemia, liver disease, Crohn’s, ulcerative colitis, leukemia and lymphomas can first be detected through oral manifestations.

Dr. Guarrera went on to say that patients, who are retired, may feel that dental disease at their age is a foregone conclusion and can’t be prevented, that dental treatment is always very painful and therefore should be avoided. With modern dentistry techniques and services, nothing, according to the doctor, could be further from the truth.

“We appreciate the doctor’s insights on this critical link and hope our readers also find them very informative and helpful,” adds Association Insurance Coordinator Cheryl Stillman. “Thank you GIC for bringing this to our attention.”

Elections
CONTINUED FROM PAGE 5 ▶

also serves as the Treasurer for the Mass Association of Contributory Retirement Systems, (MACRS). The other members of Springfield Retirement Board are Patrick Burns, Haskell Kennedy Jr., Thomas Scanlon* and Philip Mantoni. Susana Baltazar is the Executive Director of the Board.

Swampscott – Fire Chief Kevin Breen was reelected to his 2nd term on the Swampscott Retirement Board. Breen received 164 votes to Julie DeLillo’s 42 votes and Gerard Caron receiving 7 votes. Remaining members on the Board are Essex Superior Clerk of Court, Thomas Driscoll, Jr. Esq.*, Robert Powell and retired police officer, John Behen, Jr. The Retirement Administrator is Nancy Lord.

Worcester – Elizabeth “Betsy” Early was reelected, unopposed for her 7th term and declared the winner by the Worcester Retirement Board. Betsy who was the Worcester Retirement Board executive secretary, just retired after 36 years with the Board. This past spring at the Mass Association of Contributory Retirement System’s conference, Betsy was recognized by the statewide association for her outstanding career as a public retirement board administrator.

Betsy serves with Robert Stearns, Stephen Wentzell* John Mahan and Tamara Cullen.

As we went to press, a new executive secretary had not been announced.

*Denote Chair.
Although we have highlighted scores of Retirement Boards over the past 50 years, for the first time ever we have been asked by the members of a Retirement Board to first recognize office executives of his Board who retired this year.

Denis Devine, now in his 32nd year as the senior elected member of his Board - Woburn - asked us to first focus the spotlight on Maureen Marcucci (McCall) a 42 year director of the Woburn Retirement Board and her sister Marilou Lundin (McCall) also a 39 year co-director of the Board, including 23 years as an elected member of the Board itself.

In 1969 Maureen had worked for State Treasurer Robert Crane for a two year period prior to accepting an offer to be an administrator of her hometown Board – Woburn.

Three years later another opening drew the attention of her sister Marilou Lundin (McCall) a private sector secretary, and with Maureen’s help the two sisters became immersed in a vocation that had represented oversight of a pension fund of $14 million that has now grown to a value of $136.4 million.

More important than the value of the pension fund is their personal values as quantified by Denis, the Board’s current chairman. “They, Maureen and Marilou, have worked tirelessly for the members of our system and survivors over the past 50 years spending countless hours in counseling employees, meeting families and retirees, helping all in need on a seven-day week availability,” Denis declared.

“They went before the City Council adopting Chapter 17 (COLA) allowing our retirees to receive a cost-of-living adjustment each July 1st. Earlier they brought before the Council their acceptance of increased allowances of disability veterans and survivors.

“As an elected Board member, I am expected to be knowledgeable on all areas of Chapter 32 retirement laws, amendments and changes quantified by PERAC, the Board’s oversight agency. On many
occasions however, I’ve relied on Maureen and Marilou for a quick, accurate answer to a question when I’m out in the field active with both our city’s employees and retirees. The changes and amendments in Chapter 32, our retirement statute, are many.

Important, most recently Maureen and Marilou again appeared before the City Council obtaining approval of the Board’s vote to further increase each year’s cost-of-living adjustment on a graduated higher pension base.

Denis emphasized the policy adopted by the two sisters of keeping the office open on Thursday evening of each week. This practice has been in effect for several years. “It’s an opportunity for employees, who work regular daytime hours, to meet with them and include a spouse who may also be a day worker.

“It’s worked out well,” said Denis who frequently drops by the office on Thursday evenings. If it’s a retirees benefit question or policy, I have heard that several other Board’s have now insti-tuted the one evening policy and it becomes a welcome practice.”

During a period of time when retirement board “secretaries”, administrators or clerks did not have their current status or be allowed to actually be a Board member, Maureen and Marilou were charter members of a group of retirement board “sec-retaries”, who would hold period-ic meetings/luncheons relative to exchanging or sharing infor-mation relative to their function and responsibilities.

“This was a time many years ago,” said former Stoneham Retirement Board Director Elsie Wallace. “It’s when retirement board key staff were classified as secretaries, administrative assis-tants or clerks,” said Elsie, who retired six years ago.

“Maureen and Marilou were politically knowledgeable about what changes were ahead in pension laws or functions. They not only ran a good retirement system, but were on top of the status of what was pending and the impact on our members. They seemed to be well-versed on the politics that were currently taking place at the local level and within MACRS (Mass. Association of Contributory Retirement Systems). “I hope they enjoy retirement as we enjoyed and appreciated both of these outstanding women,” Elsie continued.

There was the realization that MACRS, the retirement board members’ lobbying and educa-tion arm, would always look at staff as ancillary board employ-ees, despite being legally responsible for $billion dollar pension funds. This couldn’t continue and, change was in the wind.

Peter Cascio, a longtime member of the Leominster Retirement Board was also the MACRS treasurer and the chair-man of the organization’s four day conference. “Scheduling meeting hall dates as well as rooms for Board members, invited professional speakers, banquet meals and down-time activities such as golf tee times was way over my head,” recalled Pete.

“Maureen and Marilou were my saviors. ‘Loaned’ by the Woburn Board, these two women became the unofficial conference planners and also because of their personalities became ingrained within the MACRS ranks. I may also add they were the editors of the MACRS Messenger, a unique in-house publication.”

Peter, now age 90 and long retired, keeps his same health schedule; “50 pushups at 5:00 CONTINUED ON PAGE 16 ➤
am and 6:00 am mass, seven days a week. “You just have to find room for my love and appreciation of Maureen and Marilou as a goodbye recognition by me. May God bless these two women.” You have been heard Peter.

Former Deputy Director of the Commonwealth’s Public Retirement Commission, Kevin Blanchette recalls his evaluation of the Woburn Retirement Board.

“Our agency was responsible to maintain an ongoing study of each Board. After several visits with the Woburn Board, its staff, and meeting with employees and retirees of the City of Woburn I filed an “excellent” grade on all categories of the Woburn Retirement Board.

“This was a reflection of the Board’s very professional efficiency and personal relationship with members, especially retirees, within the Woburn System.” “Please include my memories of Marilou and Maureen” said Kevin. “These two wonderful women reflect the efficiency and personality of the Woburn Retirement System. May their retirement be enjoyable and healthy. I also believe that both of these women still have values that will be available to our public retirement world.”

It should be remembered that Kevin, once a State Representative, chaired the Legislature’s Public Service Committee. Also, he recently retired as the CEO of the Worcester Regional Retirement System.

When Jean Simone of the State Retirement Board heard of Maureen’s pending retirement, her first words were, “I didn’t think she would ever retire. She loves her job too much,” said Jean, who while retired still works part-time tracking COLA payments to local retirement boards.

When Proposition 2 1/2 was enacted in 1980 the state committed the financial burden of local retirement system COLAs for a three year period, then quickly stopped. Although the mortality number of retirees in effect has greatly declined, Jean remains the local payment contact.

Jean went on to say, “Maureen and I worked at the State Board’s office for Treasurer Bob Crane. When an opening at the Woburn Retirement Board became available, she left. It was her home city. We have remained friends since her marriage and family while building a well-known reputation in the pension world along with her sister Marilou.”

Historically, no one can reach back as far as the Woburn Retirement Board’s senior member Gerald “Gerry” Surette the retired city auditor and mayor’s appointed member of the Board.

A Woburn native, Gerry’s tenure as a Board member goes back over 40 years ago, including chairman, but the gracious, unassuming gentleman prefers to table this history pending the full background of a future Board history itself.

“I want to wish Maureen and Marilou, the gold-dust sisters the same meaningful lifestyle that they enjoyed during their many years as partners with me, who live life to the fullest, while including the Woburn Retirement System within that most productive period of their lives. On behalf of the City of Woburn I congratulate Maureen and Marilou on the success they have brought to the Board and wish them and their families a most joyous retirement.”

When the Legislature enacted a measure that allowed retirement board staff members to be one of the two elected members on their Retirement Board, Marilou was one of the first such staff to be elected to their Board.

When asked about her election to the Retirement Board Marilou said, “I don’t think I would have challenged an incumbent but as soon as the law changed there just happened to be an open seat and I was encouraged by our retirees and unions such as firefighters to run for the seat without opposition and every third year
since, fortunately. “Lobbying side by side with Denis (Devine) and seeking benefits for our members has made me feel especially worthwhile. I also especially thank our Board’s senior member Gerry Surette for his support and keen advice over the years. During the years of our Board’s fighting for COLA improvements, Gerry utilized his management status to lobby our City Council for acceptance of such benefits, for our retirees.”

Our Association’s former President Ralph White has had a thirty-seven year relationship with the Woburn sisters. “Met them at a MACRS banquet. They were a feisty pair and I wanted them to be on our side. I was right. They have been a source of information, both political and professional, that’s been invaluable,” said Ralph.

“Importantly they share their opinions on many of the directions we have taken as leaders. Their first line of duty has always been what’s best for our retirees and survivors. They and Denis Devine comprise a trio that belong in our (retirees) hall of fame. Blessings and love on the well-earned retirement of Maureen and Marilou.”

Space does not permit biographies of the Board’s other two members and staff. They will be well-introduced in a coming Board article.

Michael Gorman, a federal government employee, has been the Board’s chosen non-system member for the past twelve years. Michael has been a very knowledgable contributor of the Board’s discussion of the Chapter 32 retirement statute and its amendments.

Charles Doherty, the Board’s ex officio member, is the City Auditor and represents the mayor as his representative. Charlie and Mike were both attendees expressing their gratitude and future well being at the retirement gathering on behalf of Maureen and Marilou.

STAFF APPOINTMENTS

The Board voted to replace Maureen and Marilou with two well-qualified staff members. The new executive director is Anne Speicher who had past experience with a number of retirement boards. That includes 6 years as A & F Director of the Essex County Retirement Board under Director Chuck Kostro. She most recently worked in Woburn City Hall at the management level.

The Board didn’t have to go very far in hiring Carol Nagle as the replacement for Marylou Lundin. Carol, a lifetime Woburn resident, and Clerk of Committees in City Hall, had worked with Maureen and Marilou on numerous occasions. She was also the President of SEIU Local 888 which represented City Hall employees. Carol brings a wealth of city knowledge to the Retirement Board and considers her new job and its statewide connections to be very interesting.

NEED A GUEST SPEAKER AT YOUR NEXT MEETING?

If you’re planning a meeting and looking for a guest speaker on retirement including healthcare, Social Security or COLA - to name just a few topics, then give us a call. We may be able to help.

Last month, General Counsel Bill Rehrey was invited to speak at the Lowell Retired Firefighters Association on a range of retiree issues. Its president, Andy LaCourse, is a longstanding member as were other retired firefighters in attendance.

And more recently, President Frank Valeri and CEO Shawn Duhamel were special guests at the annual luncheon of the Worcester Regional Retirement System. In their remarks, both Valeri and Duhamel thanked the System’s CEO Kevin Blanchette, who was retiring, for his many years of service and commitment to public retirees.

“As I stated earlier in this issue, I intend to focus more of my time and energy on directly engaging with the members and fellow retirees,” adds Valeri. “So if you need a speaker, just give us a call at (617) 723-7283.”
MORE LOCALS ADOPTING ‘MEDICARE BUY-IN’ PROGRAM

Over the past four years, communities have been adopting a program that transfers their non-Medicare retirees, age 65 or over, into Medicare. It’s been called by some the Medicare Buy-In Program.

Briefly, a community buys Medicare Part A for its retirees and survivors, age 65 or over and who are not eligible for Medicare, and pays any penalties for enrolling them in Part B late.

“Many local retirees, employees and officials have determined that it is a win-win for all involved,” according to Insurance Coordinator Cheryl Stillman. “That’s what they concluded in Ware when to our knowledge, the town became the first in the state to implement the program in July 2016.

“Since then we’ve seen a number of cities and towns follow Ware’s lead. Most recently, we reported on the City of Pittsfield (July 2019 Voice). And through our PEC (Public Employee Committee) designees, we learned of others.

“Newburyport has implemented the program here,” according to Gordon Bowman, our designee on the city’s PEC. “Some forty individuals, who were not eligible for Medicare at age 65, have been enrolled in Medicare, and we’re optimistic that it will prove successful.”

Currently Newburyport offers one Medicare supplement plan to its retirees. It’s Blue Cross Medex 2 with a separate prescription drug plan (PDP).

Our Dracut designee, Andrew Powell, a retired firefighter and now a field representative for the Mass AFT (American Federation of Teachers), informed us that a new PEC agreement had been executed there. According to Powell, “Our new agreement with the town provides that the Medicare Buy-In Program will be implemented as soon as practical but no later than July 1, 2020.”

“We’ve also become aware of communities that are taking a close look at the program,” adds our PEC Coordinator Tricia Igo. “For example, the City of Lynn has begun an analysis to estimate the cost/savings impact of implementing the program. And we understand that the Town of Danvers is also considering the Medicare Buy-In Program.”

Association CEO Shawn Duhamel commented as follows. “We understand that this program may not work in all cases, but should at least be considered in exploring approaches to mitigate the increase in healthcare costs. In fact, we’ve requested that the state GIC (Group Insurance Commission) analyze the program for its retirees and survivors who are not Medicare eligible. It could be a win-win for everyone.”

MERGER HARVARD PILGRIM & TUFTS

No Immediate Changes Expected

When news broke this summer over the pending merger between Harvard Pilgrim Health Care and Tufts, concerned enrollees of the two companies began calling the Association with questions.

“People become very loyal to their health plan, as well as medical providers in general. So we were not surprised to receive inquiries as to what the news of a merger might mean for enrollees. We have thousands of members insured under HPHC and Tufts. Both plans have grown in popularity for retirees over the past decade,” explains Association Insurance Coordinator Cheryl Stillman. “In the short term, we do not expect to see any noticeable changes in the plans or coverage. At this stage of the merger proposal, the companies are undergoing regulatory review by government agencies. This could take up to a year or more.”

Officials with the state’s Group Insurance Commission (GIC) are also eager for answers and have met with the two Massachusetts-based companies in the wake of their announcement.

“For at least the remainder of FY20 (through 6/30/20), retirees and employees insured under HPHC or Tufts will continue to have full coverage under their current health insurance plan. It is too early to know if changes will be made to the plans being offered for FY21. Those decisions will not come until early in 2020, when the GIC and municipalities finalize their plan offerings and benefit design,” continued Stillman. “We are closely following the situation and will report any related news as it becomes available.”
with tobacco companies in 1998. Under the “big tobacco” settlement, the companies agreed to pay Massachusetts some $9 billion over 25 years.

Over the last few years (since 2013), the state has deposited a percentage of the tobacco settlement payments in the SRBT. In this year’s budget (FY20), Governor Baker and the Legislature have agreed to deposit 10% of the settlement payments in the SRBT.

“We believe that these payments demonstrate a very strong effort by the state to address future state retiree healthcare costs,” comments CEO Shawn Duhamel. “And we encourage the state to continue these payments in future budgets.”

**FUND AT $1.7 BILLION**

“In ’06, we reported that SRBT was reaching the one billion milestone, with a market value then totaling $939 million” continues Duhamel. “Well, the Fund has easily exceeded that milestone and is now at $1.7 billion – over an 80% increase!

Duhamel went on to say, “As significant is the growth in the value of the local OPEB Funds in the SRBT. Back in ’16 locals accounted for $198 Million of the Fund’s total value.

“Today local OPEB accounts for $500 Million in value – half a billion dollars. That’s an amazing 150% increase in value for the locals!”

That increase in local value can be attributed in part to an increase in the number of communities, districts and authorities that now have their OPEB funds with the SRBT.

In *The Voice* two years ago, there were 56 local participants. And today there are 70. See Chart On Page 8.

“Over the years we’ve seen more and more local governments transferring their OPEB funds to SRBT,” continues Duhamel. “And we expect that number to rise.

“It’s always interesting to note that many of the communities, that we are showing here, already have some or all of their pension assets invested by PRIM, either through their own retirement system or the county or regional retirement system to which they belong. So for them to transfer their OPEB funds to PRIM for investment isn’t surprising since they have a history with the PRIM that they’re apparently comfortable with.”

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**DECEASED MEMBERS**

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

ADAMS, HELEN C. – Peabody, MA (Survivor, Lexington Teacher)
AINSWORTH, ARTHUR G. “Archie” – West Roxbury, MA (Survivor, Lexington Teacher)
BANTA, ELIZABETH MAE – Watertown, MA (State Department of Employment & Training)
BEEHAN, WILLIAM J. – New Bedford, MA (Harvard Teacher)
BEEHAN, WILLIAM J. – New Bedford, MA (Survivor, Lexington Teacher)
BIRD, GERTRUDE C. – Wells, ME (Marlborough Teacher)
BOLAND, DENNIS M. – Lowell, MA (Lowell Teacher)
BRODERICK, CHESTER J. – Las Vegas, NV (Boston Police Department)
BROND, LORRAINE S. – Southborough, MA (Town of Sudbury)
CHAPRALES, JAMES P. – Belmont, MA (Belmont Light Department)
CHOLEWINSKI, BENEDYKT – South Boston, MA (Boston D.P.W.)
CIOFILI, ROBERT P. – Ocala, FL (Beford Teacher)
COAKLEY, WILLIAM I. – Quincy, MA (Boston Firefighter)
CONSTANTINE, DAVID F. – New Bedford, MA (State Board of Higher Education)
CREEGAN, MARY J. – Lowell, MA (Lowell Teacher)
CURRAN, JAMES J. JR. – East Taunton, MA (Department of Correction)
CURRAN, JOHN W. – Webster, MA (Worcester School Department)
CURSACK, AMELIA A. – Dedham, MA (Dedham Planning Board)
DAVIES, MILDRED E. – Punta Gorda, FL (Suffolk County Sheriff’s Department)
DeBURRO, DOROTHY A. – Methuen, MA (Lawrence Teacher)
DINANNO, JINO – Wakefield, MA (Wakefield Police Officer)
DIPLOCK, REGINA L. – Readfield, ME (State Department of Mental Health)
DIRICO, IRIS E. – Baldwinville, MA (Framingham Teacher)
DONAHUE, THOMAS E. – Waltham, MA (Cambridge Police Officer)
DOYLE, DAVID T. – Danvers, MA (Salem District Court)
DUFUALT, LEO R. – Palm Bay, FL (State, Exec. Office of Comm.Dev.)
FAVAZZA, JOHN – Gloucester, MA (Gloucester Cusdonian)
FERRERA, LOUISE – East Boston, MA (Div. of Employment Security)
FITZGIBBONS, JAMES P. “Fitzie” – Sharon, MA (M.C.I. Norfolk)
FULLER, JUDITH W. – Brookline, ME (Department of Correction)
GALVIN, PATRICE J. – Canton, MA (Randolph Teacher)
GATES, NORMA S. – Peabody, MA (Lawrence Teacher)
GAYNE, ROBERT E. – Somerville, MA (Dept. of Mental Retardation)
GEORGES, FRANCIS – Lowell, MA (Lowell Teacher)
GRANDE, JOSEPH L. – Medford, MA (Medford Teacher)
GREENE, WALTINA – Brewster, MA (Framingham Cushing Hospital)
HEANEY, ROBERT B. – Hingham, MA (Hingham Firefighter)
HENRY, ARTHA MAE – Boston, MA (Bromfield Teacher)
HICKEY, CLAIRE ANN – Marshfield, MA (Braintree School Cafeteria)
HOLLUM, MARY E. – Allston, MA (Suffolk County Sheriff’s Department)
JACKSON, ROBERT S. – Norwood, MA (Westwood Teacher)
JACOBS, PHYLLIS J. – Woodstock, CT (Wayland Teacher)
KALANTZIS, CONSTANTINE P. – Quincy, MA (Boston School Department)
KAUFMAN, CHARLES J. – Maynard, MA (Waltham Plumbing Inspector)
KAUTZ, VIRGINIA M. – Lynnfield, MA (Salem Teacher)

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ADAMS, HELEN C. – Peabody, MA
(Survivor, Lexington Teacher)

AINSWORTH, ARTHUR G. “Archie” – West Roxbury, MA
(Boston Firefighter)

BANTA, ELIZABETH MAE – Watertown, MA
(State Department of Mental Health)

BARRY, MARGARET – Wareham, MA
(Marlborough Teacher)

BARTLETT, ROBERT J. – Newton, MA
(Leominster Shattuck Hospital)

BARTINELLI, JOHN J. – Newton, MA
(Brockton Teacher)

BEECHER, CAROL L. – Silver Lake, NH
(Marshfield Teacher)

BEEHAN, WILLIAM J. – New Bedford, MA
(State Department of Employment & Training)

BIRD, GERTRUDE C. – Wells, ME
(Manchester Teacher)

BOLAND, DENNIS M. – Lowell, MA
(Umass Lowell)

BRODERICK, CHESTER J. – Las Vegas, NV
(Boston Police Department)

BROND, LORRAINE S. – Southboro, MA
(Town of Sudbury)

CHAPRALES, JAMES A. – Belmont, MA
(Belmont Light Department)

CHOLEWINSKI, BENEDICT K. – South Boston, MA
(Boston U P W)

CIOFLI, ROBERT P. – Ocala, FL
(Bedford Teacher)

COAKLEY, WILLIAM J. – Quincy, MA
(Boston Firefighter)

CONSTANTINE, DAVID F. – New Bedford, MA
(State Board of Higher Education)

CREEGAN, MARY J. – Lowell, MA
(State Board of Higher Education)

CURRAN, JAMES J. JR. – East Taunton, MA
(Defense Department)

CURRAN, JOHN W. – Webster, MA
(Worcester School Department)

CURRAN, JOHN W. – Webster, MA
(Boston Firefighter)

CURRAN, JAMES J. JR. – East Taunton, MA
(Boston Firefighter)

CURRAN, JAMES J. JR. – East Taunton, MA
(Worcester School Department)

CURRAN, JOHN W. – Webster, MA
(Worcester School Department)

CUSHACK, AMELIA A. – Dedham, MA
(Dedham Planning Board)

DAVIES, MILDRED E. – Punta Gorda, FL
(Schuman Treasurer Collector’s Office)

DeBURRO, DOROTHY A. – Methuen, MA
(Lawrence Teacher)

DINANNO, JINO – Wakefield, MA
(Wakefield Police Officer)

DIPLOCK, REGINA L. – Readfield, ME
(State Department of Mental Health)

DONAHUE, THOMAS E. – Waltham, MA
(Cambridge Police Officer)

DOYLE, DAVID T. – Danvers, MA
(Salem District Court)

DUFAULT, LEO R. – Palm Bay, FL
(State, Exec. Office of Comm.Dev.)

FAVAZZA, JOHN – Gloucester, MA
(Gloucester Custodian)

FERRERA, LOUISE – East Boston, MA
(Div. of Employment Security)

FITZGIBBONS, JAMES P. “Fitzie” – Sharon, MA
(M.C.I. Norfolk)

FULLER, JUDITH W. – Brookline, ME
(Department of Correction)

GALVIN, PATRICE J. – Canton, MA
(Randolph Teacher)

GATES, NORMA S. – Peabody, MA
(Lawrence Teacher)

GAYNE, ROBERT E. – Somerville, MA
(Dept. of Mental Retardation)

GEORGES, FRANCIS – Lowell, MA
(Lowell Teacher)

GRANDE, JOSEPH L. – Medford, MA
(Medford Teacher)

GREENE, WALTINA – Brewster, MA
(Framingham Cushion Hospital)

HEANEY, ROBERT R. – Hingham, MA
(Hingham Firefighter)

HENRY, ARTHA MAE – Boston, MA
(Henry Community Center)

HICKEY, CLAIRE ANN – Marshfield, MA
(Bramante School Cafeteria)

HOLLUM, MARY E. – Allston, MA
(Suffolk County Sheriff’s Department)

JACKSON, ROBERT S. – Norwood, MA
(Westwood Teacher)

JACOBS, PHYLLIS J. – Woodstock, CT
(Wayland Teacher)

KALANTZIS, CONSTANTINE P. – Quincy, MA
(Boston School Department)

KAUFMAN, CHARLES J. – Maynard, MA
(Waltham Plumbing Inspector)

KAUTZ, VIRGINIA M. – Lynnfield, MA
(Salem Teacher)

KEDDE, JAMES E. – Naples, FL
(Greater Lowell Tech Teacher)

KENNEDY, WILLIAM E. – Malden, MA
(Boston Police Department)

KENNEY, ROBERT T. – Chicopee, MA
(State Trial Court)

KIRCHHOFF, JOHN R. – Wilbraham, MA
(Willbraham Police Department)

KUHN, MARY J. “Penny” – Pembroke, NH
(Newtown Probation Court)

KULIESH, CORNELIA R. – Brockton, MA
(Brockton Teacher)

LANE, NORMAN J. – South Hadley, MA
(South Hadley Highway & Wastewater)

LANGAAS, KJELL – North Port, FL
(Upper Cape Tech. School Teacher)

LARFARELLO, MARY – Watertown, MA
(Survivor of Peter, Boston Police Dept.)

LOUGHLIN, RITA M. – Milton, MA
(Boston School Department)

MCCULLOUGH, DOREEN – Lowell, MA
(Survivor, City of Lowell)

McKINNON, DONALD L. – Raynham, MA
(Taunton Teacher)