

April 2011

REPORT OF THE CHAIRS

By Kathleen Roberts & Richard Liston

The 2011 MTA Annual Meeting of Delegates will be held on Friday and Saturday, May 13-14, 2011, at the Hynes Convention Center in Boston. Four members to the MTA Retired Members Committee will be elected to two year terms by the 140 retired delegates to the Annual Meeting. This year there are seven candidates for the four positions. You will find the names of the candidates and their statements in this issue of the Reporter. Retirees are very fortunate to have such dedicated colleagues willing to serve on the committee.

MTA Retired members are also appointed to various committees in MTA and can be elected to the MTA Candidate Recommendation Committee. In addition, retirees and active members will be working as Senate District Coordinators in the forty senate districts across Massachusetts. Over forty retired members are working as Liaisons in their former local associations. Our retirees have many opportunities to stay involved in their union at the local, state and national level.

We know that you will be impressed by two of our retired members who are featured in this issue. Retirees can be found volunteering in many different programs, and our members can be found volunteering in schools, places of worship, political campaigns and civic associations.

Over 500 of our members have attended the breakfasts sponsored by the committee across the state. Social Security Offsets, COLA and retiree health insurance are still important issues to us.

We know that we cannot sit on the sidelines and hope that issues are solved for us. It is important that we continue to take charge of issues that impact retirees, our colleagues and students.



Richard Liston, co-chair of the MTA Retired Teachers Committee and his wife Cheryl, retired Everett teacher, collected money for VOTE at a recent Retired Members Spring Breakfast.

Retired Members Committee 2010-2011

Chairs

Richard Liston, Everett

Kathleen Roberts, Raynham

Committee Members

Eileen Cleary, Brockton

Gladys Durant, Norton

Mary Gilmore, South Yarmouth

Stephen Gorrie, Andover

Robert Lague, Woburn

Paul Mazut, Lee

Paul McLaughlin, Pelham

Nancy Mickunas, Hanover

Kathryn Rogers, Taunton

Gerard Ruane, Malden

Louise Russell, Shrewsbury

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WORCESTER: THE CITY THAT READS MTA RETIREES RUN BOOK DRIVE

The kick off for the fifth annual book drive by Worcester: the City that Reads Committee to collect books for summer reading was held on March 2nd (Read Across America Day sponsored by the National Education Association and the birthday of the famous author Dr. Seuss). The Committee was founded by MTA Retired members, John Monfredo and his wife, Anne-Marie, five years ago in an attempt to promote literacy in their community and to promote the importance of being a life time reader. Over 60,000 books have been distributed to children in four years!

According to Monfredo, “The last two years have been great for the drive. The Committee collected over 20,000 books each of these years and was able to put a book into the hands of every child in the Worcester Public Schools.”

The books will be given out to the schools during “Reading in our City Week” in June. Books last year were also given to Head Start, Rainbow Child Development, the African Education Institute, the Y.W.C.A., the summer program at St. Bernard’s Church, United Way programs and many other social agencies. In addition, this year the Committee hopes to give some of the hard covered books collected to schools that are starting their own school libraries.

Monfredo also stated, “We also would like the schools to conduct a book swap when they return from their summer break as a way of continuing the importance of reading throughout the year. This year, on the fifth anniversary of the book drive, we hope to surpass our goal of 20,000 books and shoot for 25,000.”

The Committee received a boost from Charter Communication, Channel 3 for not only establishing a television program entitled, Worcester: the City that Reads hosted by Hank Stolz, but also by helping

communicate information to the public through a series of mini commercials. It has been a real community effort by many organizations in the city.

The literacy challenge does exist in Worcester and across the nation. A number of families are unable to afford to have children’s books in their homes. This certainly impacts children in their school careers.

Anne-Marie Monfredo, a former teacher stated, “We started this committee to encourage the children in our community to develop a love for reading. As the famous Walt Disney once said, “There is more treasure in books than in the entire pirate’s loot on Treasure Island.” We as a community need to reach out to our parents and children and encourage, reading at home, reading in the park, and reading for fun.”

Reading serves as the major foundational skill for all school based learning. Monfredo, a former principal, stated, “I strongly recommend the emphasis be placed on early childhood literacy from birth to age eight. These are critical years for literacy development.”

New and gently used books, Pre-kindergarten to grade 8, are being collected at over 20 sites in the Worcester area from March 2nd to May 15th. In addition, many businesses and organizations will be having their own book drives in an attempt to assist the children of Worcester.

For more information about the Worcester book drive or advice on setting up your own book drive, please contact John or Anne-Marie Monfredo at 508 853-3444 or at jlprincipal@excite.com. Remember, everyone can help bring the joy of reading to every child. As the Chinese proverb states, “It takes a village to raise a child.” What better way to raise children than to give them the opportunity to read?

LIFELONG LEARNING FOR THE OVER 50 CROWD

How can older adults experience intellectual, cultural, and social enrichment in their lives on a regular basis? One way is through membership in the Osher Lifelong Learning Institute (OLLI) of UMass Boston. Nearly 900 residents of Greater Boston and beyond are active members of this daytime program, enjoying the exponential benefits of sharing ideas and learning with their peers. People 50 and older are eligible to join to take advantage of attending three courses per semester, plus all the lunchtime brown bag presentations they like. This is learning at its best and most relaxed — curious minds are free to explore, question, deliberate, and experience new worlds of thought without worrying about educational requirements, exams or grades. An added perk are group excursions to museums and theater productions, and opportunities for group travel to domestic and international locales at discounted rates. The cost to join the program is modest; annual membership is only \$175.

While the majority of courses and presentations take place on the scenic harbor front campus of UMass Boston, many are offered in the South Shore at the Hingham Public Library and at Cordage Park in Plymouth. Course and lecture topics cover a broad range including art, writing and literature, history, computers and technology, culture, films, music, language, science and medicine.

Call 617-287-7312 or visit www.ollu.umb.edu for more information.

OLLI is located at UMass Boston at 100 Morrissey Boulevard in Boston, on the third floor of the McCormack Building.

2011 CANDIDATES FOR THE MTA RETIRED MEMBERS COMMITTEE

Four of these candidates will be elected by the
MTA Retired Delegates to the MTA Annual Meeting of Delegates
May 13-14, 2011, Hynes Convention Center, Boston

MARGARET “PEGGY” KANE

After retiring from Medford High in 2004, I have worked through MTA to make a difference. My energy has gone toward the fight for repeal of Social Security offsets, two previous terms on Retired Members Committee, and professional development consulting. Let's make a difference together. Please use VOTE for me!

NANCY L. GREEN

As a former member of the MTA-R Committee, I desire to return to the committee to work on the concerns of retirees.

COLA, health care, pension security, offsets, are a few of these areas.

As a regular attendee at Annual Meeting and at WEA meetings, I want to stay involved.

ROBERT A. LAGUE

Active in retirement: with students by directing school musicals, accompanying MMEA District Choruses, teaching piano; with MTA/NEA at Retirement Committee meetings, collecting for VOTE, campaigning for MTA endorsed candidates, as local liaison; with community by playing at senior centers, conducting community chorus and church choirs. Thanks for your support.

EILEEN A. CLEARY

I'm seeking re-election to the RMC. Your vote will allow me to continue advancing retirees concerns: Social Security offsets, COLA's and ever important health insurance issues. Representing member interests on all levels has given me the experience and background to work with and for you to advance our agenda. Thanks!!

LOUISE RUSSELL

MTA-Retired members are an important part of MTA. I would like to continue to represent you on the Retired Members Committee using my experience and knowledge of retiree interests, issues and concerns to further the contributions retired members make in all aspects of MTA. Thank you for your vote.

AFTER YOUR
RETIREMENT...

YOU CAN STILL
STAY CONNECTED
TO YOUR LOCAL
ASSOCIATION

BECOME AN
MTA/NEA
RETIRED LIAISON!

MTA Retired Liaison Program

The MTA Retired Members Committee has established the Retired Liaison Program. MTA Retired members are a valuable resource. Their expertise, experience, willingness to volunteer and commitment to their active and retired colleagues can be a valuable asset to MTA local associations.

The goal of the Retired Liaison Program is to have a retired liaison in every local association.

For answers to questions or to request an application, contact:

Jo Ann Fitzgerald
retired members service specialist

Phone: 800.392.6175, ext. 8314

Email: jfitzgerald@massteacher.org



COSTS AND BENEFITS OF THE TEACHER PENSION SYSTEM IN MASSACHUSETTS

ANSWERS TO FREQUENTLY ASKED QUESTION

INTRODUCTION

There's a powerful myth in Massachusetts that public employee pensions are excessive and must be cut in order to save the state from bankruptcy. This is simply untrue. In the past, there were some loopholes in the pension system that led to a small number of highly publicized abuses – none involving teachers. The Legislature and governor passed a bill in 2009 to end those abuses. That was good public policy.

The governor subsequently appointed a Special Commission to Study the Massachusetts Contributory Retirement Systems that published a background study in September 2009. Many of the facts and figures in this FAQ are from that study.

The background paper scrupulously documents the little-known fact that public employees in Massachusetts hired after July 1, 1996, pay the vast majority of the costs of their own pensions; the taxpayers pay very little. In fact, taxpayers pay a minimum of \$220 million a year less than they would legally be required to pay if those employees received the same benefits as private sector workers and participated in the Social Security retirement system.

As the Special Commission study explained, “[T]he public often fails to recognize that public employees are not covered by Social Security and make substantial contributions to their own benefits.” The commission strongly recommended against switching from the current “defined benefit” system (one in which retirement income is guaranteed for life) to a “defined contribution” system (one in which a guaranteed amount of money is paid into the system each year). “The commission agreed from the outset that, as a matter of fiscal policy, Massachusetts should continue to oppose Social Security coverage of its employees,” the report noted. “It is absolutely clear that for a given level of protection a defined benefit plan is cheaper.”

This booklet specifically looks at the costs and benefits of the Massachusetts Teachers' Retirement System. However, that system is very similar to those under which state and municipal retirees – including MTA's higher education members and Educational Support Professionals – are compensated. The bottom line is the same: Public employees in all education sectors in Massachusetts are paying the bulk of the costs of their own retirement benefits, and taxpayers are getting a bargain.

FAQ ON TEACHER PENSIONS IN MASSACHUSETTS

HOW DOES THE RETIREMENT SYSTEM WORK IN MASSACHUSETTS FOR PUBLIC SCHOOL TEACHERS AND ADMINISTRATORS (REFERRED TO IN THIS DOCUMENT AS “TEACHERS”)?

Teachers are enrolled in the Massachusetts Teachers Retirement System (MTRS) and become vested after 10 years.¹ Like other public employees in the state, they are not allowed to participate in the federal Social Security retirement, disability and survivor system while employed in the public sector; therefore, those who have only worked in the public sector receive no Social Security retirement benefits.² Those who worked in the private sector for at least 40 quarters receive only limited Social Security retirement benefits.

In addition to retirement benefits, MTRS provides members with disability and survivor benefits. In essence, it is their Social Security. Currently, the MTRS serves 88,000 active educators and 54,000 retirees.

The MTRS pension system is what is called a “defined benefit” plan.

WHAT IS A DEFINED BENEFIT PLAN?

A defined benefit plan is a type of pension plan in which an employer promises a specified monthly benefit on retirement that is predetermined by a formula based on the employee's earnings history, tenure of service and age.

Under the MTRS, a teacher's retirement benefit is determined according to a set formula, and the amount is guaranteed regardless of fluctuations in the pension fund's performance. Members' benefits are payable

¹ Although all teachers are vested after 10 years of service, only those over age 55 are eligible to begin collecting retirement benefits. Benefits for those working just 10 years would be a small fraction of the maximum allowable benefits. Teachers who have 20 years of service are eligible to collect benefits even if they are under age 55, but, again, the benefits would be greatly reduced since benefits are calculated based on a combination of both age and years of service. The earliest a teacher could retire with maximum benefits would be age 57 if that teacher has worked full-time, continuously, for 35 years – that is, since age 22.

² Beginning in 1986, public employees in Massachusetts were required by law to participate in the Medicare portion of the FICA system, so they and their employers each contribute 1.45 percent of their salaries toward this health benefit. However, neither pays anything toward the retirement, survivor and disability benefits portion of FICA (referred to in this FAQ as Social Security retirement benefits), which is 6.2 percent of salary a year paid by each party – employer and employee.

for their lifetimes, or for their survivor's, depending on the retirement option they select. The employees' contributions are established by statute. The employer – the Commonwealth – contributes a variable amount depending on how much is needed to honor pension obligations after taking employee contributions and investment returns into consideration.

Social Security, like the MTRS, is a kind of defined benefit plan. All private sector employers and employees must each pay 6.2 percent of the employee's salary (up to \$106,800 in 2010) toward that individual's Social Security retirement benefits. These benefits are guaranteed, regardless of how long the recipient lives or fluctuations in the market. Private sector employees who have participated in the Social Security retirement system for at least 40 quarters receive a defined benefit that is based on the number of years worked and amount of money contributed. Thus, when people say public sector employees are especially fortunate since they receive a defined benefit pension and "nobody" in the private sector does any more, they are not correct.

WHAT IS A DEFINED CONTRIBUTION PLAN?

Under a "defined contribution" plan, retirement benefits are dependent on the contributions made by the employee, and possibly by the employer, and the growth of those assets over time as they are invested in the financial markets. A defined contribution plan is susceptible to fluctuations in the market. No fixed monthly payment is guaranteed, and retirement benefits end when the money runs out.

Roughly half of private employees are covered by an employer-sponsored defined contribution retirement plan in addition to Social Security. Nearly two-thirds of employees with coverage participate in a 401(k) retirement plan, where typically employees contribute 6 percent of their salaries and employers make a 3 percent matching contribution. The other one-third is covered by a defined benefit plan – a private sector pension – in addition to Social Security, where the employer is often responsible for all or nearly all of the funding.³

WHAT ARE THE MAJOR ADVANTAGES OF A DEFINED BENEFIT PLAN?

The most obvious are security and predictability. The Special Commission report states, "Defined benefit plans sponsored by perpetual entities such as state and local governments provide a more secure retirement for long-tenured employees than defined contribution

plans." Although teachers are paying most of the costs of their own retirement, the employer – in this case the Commonwealth – accepts greater risks. If investment returns do not live up to projections, the Commonwealth must make up the difference. Conversely, however, if investment returns outperform projections, the Commonwealth benefits from the savings.

A second advantage is that pension funds are invested by professionals and are less subject to the kinds of mistakes that inexperienced employees often make with their own defined contribution plans.

A third advantage for both employers and employees is that the administrative expenses as a percentage of assets are much lower for defined benefit plans: 0.3 percent compared to 0.9 percent for defined contribution plans.⁴

WHAT ARE THE MAJOR ADVANTAGES OF A DEFINED CONTRIBUTION PLAN?

Portability is the main benefit. Since the contributions are paid directly into individual accounts for each worker, workers may take their accumulated funds with them when they change jobs.

Immediate vesting is another advantage. The employer's contributions to the individual account become the property of the worker upon payment.

Personal control could be an advantage or disadvantage. Plan funds that are invested well may yield higher returns than a pension fund, but the reverse is also true – as so many private sector employees experienced during the recent recession, when their retirement plans lost substantial value.

HOW ARE MTRS BENEFITS FUNDED?

MTRS retirement benefits are guaranteed by the Commonwealth. The funding for MTRS benefits comes from three sources:

1. **Employee contributions:** Retirement contributions by employees to the MTRS are invested in the state's Pension Reserves Investment Trust Fund.
2. **Employer contributions:** The Commonwealth makes an annual appropriation for the payment of its share of public employee retirement benefits. For the purposes of retirement benefits, the Commonwealth is the "employer" for public teachers. Local school district employers do not contribute toward their teachers' retirement benefits.

³ "Background Study for the Special Commission to Study the Massachusetts Contributory Retirement Systems," Sept. 1, 2009, p. 9.

⁴ "Background Study," Op Cit, p. 4.

3. **Investment earnings:** Earnings in the Pension Reserves Investment Trust – which includes the MTRS pension funds – have averaged 9.45 percent since inception (1984).

WHAT IS THE AVERAGE TEACHER PENSION?

Currently, the average teacher pension is just \$38,637.⁵ Remember, most teachers receive little or no Social Security retirement benefits, so the pension may be an education retiree's sole source of income in retirement.

WHY DO SOME TEACHERS RECEIVE NO SOCIAL SECURITY BENEFITS?

As noted above, in Massachusetts and a few other states teachers and other public employees do not pay into the Social Security retirement system and thus do not accrue Social Security retirement benefits. Their MTRS pensions are meant to take the place of Social Security, not to supplement it.

Teachers and other Massachusetts public employees who worked in the private sector for at least 40 quarters and/or who outlive a spouse who was receiving Social Security benefits may be eligible for some Social Security retirement or spousal benefits. However, those benefits are greatly diminished – in some cases reduced to zero – because of two provisions in federal law: the Government Pension Offset and the Windfall Elimination Protection, or GPO/WEP.

These factors combined explain why many teachers in Massachusetts receive no or limited Social Security retirement benefits.

ARE TEACHER PENSIONS VERY EXPENSIVE FOR TAXPAYERS?

No. Teacher pensions are a bargain for taxpayers, and in fact are much less expensive for taxpayers than if teachers participated in the Social Security System.

Teachers hired since July 1, 1996,⁶ and those who participate in RetirementPlus, pay 11 percent of their salaries toward their pensions. At that rate, **teachers fund 95 percent of the normal costs of their own pensions**, according to the Special Commission to Study the Massachusetts Contributory Retirement Systems. Local

school districts pay nothing – zero – toward teachers' pensions. The state's contribution to pensions of the 11-percenters is about one-half of 1 percent (.6 percent) of the employee's salary.⁷

Teachers hired before 1996 who do not participate in RetirementPlus pay at lower rates, which differ depending on when they were hired. The average rate for all teachers is 9.74 percent, according to the MTRS, which means the state's share of the total normal cost of retirement for all teachers, on average, is slightly less than 2 percent of the teachers' salaries. It bears repeating that is very small employer contribution – much smaller than if teachers were part of the Social Security retirement system.

HOW MUCH WOULD IT COST TAXPAYERS IF TEACHERS WERE TREATED LIKE PRIVATE SECTOR EMPLOYEES AND PARTICIPATED IN SOCIAL SECURITY?

Employees would pay less (instead of 11 percent to MTRS, they would pay 6.2 percent to Social Security), and the Commonwealth would pay more (instead of 2 percent, on average, the Commonwealth would pay 6.2 percent to Social Security on behalf of each employee).

According to the MTRS, the Commonwealth is paying \$122 million this year toward the normal costs of retirement for MTRS members. If those teachers were instead enrolled in the Social Security retirement system, the Commonwealth would have to pay \$342 million – or \$220 million more than is currently being paid on their behalf.⁸

IS THAT THE ONLY ADDITIONAL COST?

No. That \$220 million is just a start. As noted above, half of all private sector employees receive retirement benefits from their employers in addition to the required Social Security contributions. If the Commonwealth acted like a typical large, private sector company, it would contribute 3 percent of each employee's salary to a 401(k)-style plan, for an additional cost of \$165 million a year. Add that to the \$220 million in Social Security payments, and the projected increased annual costs of switching to a private sector type of retirement system would be \$385 million.

⁵ This figure provided by the MTRS is as of Jan. 1, 2010, based on the most recent data available. It refers to the average "superannuation" pension, meaning it excludes disability and survivor benefits. When those figures are included, the average pension is lower. The retirement benefits for teachers who retire today and who have participated in the MTRS long enough to receive the maximum benefit are above the average, while the benefits for those who retired a long time ago or who didn't work long enough to earn the maximum benefit may be below the average.

⁶ For those hired between July 1, 1996, and July 1, 2006, the rate paid on the last dollar earned is 11 percent, though the effective rate is closer to 10 percent. Specifically, the rate is 9 percent on the first \$30,000 of salary and 2 percent on the portion over \$30,000. For those hired after July 1, 2006, the rate is 11 percent on the entire salary.

⁷ "Background Study," Op Cit, p. 8

⁸ Data available provided by Sean Neilon, assistant executive director of the MTRS.

HOW DO TEACHERS' CONTRIBUTIONS TOWARD THEIR OWN PENSIONS IN MASSACHUSETTS COMPARE TO THE CONTRIBUTIONS OF TEACHERS AND OTHER PUBLIC EMPLOYEES ELSEWHERE?

According to the Special Commission report, Massachusetts teachers pay a higher percentage of the normal costs of their pensions than public employees in other states.

DON'T TEACHERS AT LEAST GET A SIGNIFICANT COST-OF-LIVING ADJUSTMENT (COLA) ON THEIR PENSIONS?

No. While the COLA on Social Security retirement benefits is applied to the entire amount of the pension, a maximum COLA of 3 percent is applied to only the first \$12,000 of a public sector retiree's pension in Massachusetts. That means whether a retiree's pension is \$12,000 or \$40,000, the highest COLA he or she will receive is \$360 a year, or about 99 cents per day.

BUT WHAT ABOUT THE UNFUNDED PENSION LIABILITY?

In the past, the Commonwealth has incurred an unfunded pension liability for many reasons – including underfunding the pension trust fund in order to fund other budgetary expenditures.

The unfunded liability is a contractual obligation to retirees and employees. Even if changes were made to the pension system reducing payments to retirees in the future, the Commonwealth is legally obligated to maintain pension payments to current and retired employees who participate in the system.⁹ Today's public employees did not cause the problem and should not be penalized in order to solve it. As the Special Commission concluded, "In all cases, the burden of amortizing the unfunded liability from past service should be spread broadly among taxpayers and not borne by today's public employees."¹⁰ Fortunately, the Commonwealth has now established an aggressive plan for paying off the unfunded liability.

This FAQ was written by Laura Barrett of MTA's Division of Communications, with assistance from David Danning of MTA's Research Division.

Information about the teachers' pension system is available on the Massachusetts Teachers' Retirement System website at <http://www.mass.gov/mtrs/>

The MTA conducts retirement consultations for individual members throughout the state. The schedule appears in *MTA Today* and online at <http://www.massteacher.org/memberservices/retirement/planning.aspx>. Local presidents who would like to schedule pension workshops for their associations should call Harold Crowley at 800.392.6175 x8240.

⁹ "Background Study," Op Cit, p. 4.

¹⁰ "Background Study," Op Cit, p. 11.

LEGISLATION FILED FOR THE MASSACHUSETTS TEACHERS ASSOCIATION 2011-2012 SESSION

QUALITY EDUCATION

H 153 - An Act to Fulfill the Promise of Education Reform By Ensuring Adequate Funding for Student Success

Establishes a Committee (legislature and administration) to oversee an independent study to determine the resources needed for students to achieve state education standards. This “adequacy study” is intended to guide Chapter 70 funding in future years.

Filed by: Rep. Jason Lewis and Sen. Gale Candaras

H 2553 - An Act to Invest in Our Communities

Provides mechanisms to raise \$1.3 billion in revenue to help protect and preserve our communities from the impact of significant anticipated budget deficits by: increasing the income tax rate to 5.95% while increasing the personal exemption to minimize the impact on middle income families and, establishing an 8.95% rate on capital gains and dividends and interest income providing a \$7,900 exemption for senior citizens whose incomes do not exceed \$40,000 for individuals and \$80,000 for couples.

Filed by: Rep. Jim O’Day and Sen. Sonia Chang Diaz

H 1671 - An Act Relative to Improving Quality in Early Education and Care Through Center Based Child Care Providers

Improves the quality of early education and care by providing for collective bargaining between workers at early childhood education and child care centers and the Commonwealth about such matters as professional development and training, conditions affecting recruitment and retention,

career ladders and rates of subsidy and reimbursement in state subsidized centers.

Filed by: Rep. Steve Walsh

HIGHER EDUCATION

H 1244 - An Act Maintaining Faculty and College Excellence

Requires that seventy-five percent of undergraduate courses be taught by full time tenure and tenure track faculty by 2017 and contains other provisions to help adjunct faculty including a possible career path.

Filed by: Rep. David Sullivan

H 351 - An Act Increasing Grants and Scholarships for Public Higher Education Students

Requires that no more than 50% of state scholarship and grant funds may go to students enrolled in private higher education institutions. (Under current programs, most state funds now go to students attending non-public colleges and universities.)

Filed by: Rep. Sean Garballey

RETIREMENT

S 1343 - An Act Relative to Cost of Living Adjustments for Retired Public Employees of the Commonwealth

Increases the base amount upon which cost of living adjustments for public retirees, spouses or other beneficiaries are calculated, from twelve thousand dollars to sixteen thousand dollars upon passage of the legislation. Indexes further base increases according to a schedule to what Social Security recipients are entitled.

Filed by: Sen. Richard Moore

S 1352 - An Act Relative to the Optional Retirement Program

Permits higher education faculty and certain administrators enrolled in the Optional Retirement Program, during a one-time 180 day period, to transfer with creditable service to membership in the state retirement system conditioned upon their payment of sufficient funds determined by the State Retirement Board ensuring that the state would be held harmless for costs accrued while they were enrolled in the Optional Retirement Program.

Filed by: Sen. Marc Pacheco

S 1307 - An Act Relative to Adjunct Faculty Pensions

Allows part-time faculty who teach at least four, three or more credit courses per calendar year at one or more state higher education institutions to earn a year of creditable service for this time.

Filed by: Sen. Pat Jehlen

S 1310 - An Act Relative to the Retirement Options of Certain Educational Personnel

Authorizes school nurses, social workers, early education teachers, occupational and physical therapists, and school business administrators to participate in the teacher retirement system or the alternative superannuation retirement benefit program; extends the deadline for participation in the alternative superannuation retirement benefit program.

Filed by: Sen. Brian Joyce

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H 2932 - An Act Relative to Non-Public School Service

Permits K-12 teachers and higher education faculty who taught in non-public educational institutions to purchase up to three years of that service toward retirement

Filed by: Rep. Cheryl Coakley-Rivera

S 1317 - An Act Relative to Creditable Service for School Nurses

Permits school nurses to buy back up to three years as creditable service for any period of work experience in the nursing field.

Filed by: Sen. Tom Kennedy

ELECTION LAWS

S 314 - An Act to Protect the Integrity of Initiative and Referendum Petitions

Amends the procedure of initiative and referendum petition signature collection; requires persons gathering signatures to register with the state; requires all petitions to contain a printed affidavit; prohibits payment of signature gatherers at a rate based on the number of signatures collected; prohibits persons from collecting signatures for more than one question at a time; requires all paid signature gatherers to register with the Commonwealth.

Filed by: Sen. Stanley Rosenberg

S 13 - A Proposal for a Legislative Amendment to the Constitution relative to the subject matter of initiative and referendum petitions.

This proposal for a constitutional

amendment would increase the percent of the population required to sign a petition for a ballot initiative from 1.04% to 2.5%. Currently, MA has the lowest percent of signatures required to file a ballot initiative of any state; percentages across the country range up to 8.87%. This amendment will still keep Massachusetts one of the lowest, but raise it to a more appropriate level.

Filed by: Sen. Stanley Rosenberg

S 317 - An Act Regulating Campaign Contributions

Amends the law to allow public employees the ability to solicit and receive funds for multi-candidate political action committees.

Filed by: Sen. Mike Rush

MEMBER RIGHTS AND BENEFITS

H 1654 - An Act to Clarify Terms of Collective Bargaining Agreements

Restores over 35 years of well-settled labor law by affirming that "evergreen clauses" are legal under G.L. c. 150E, even when they extend contract terms beyond three years.

Filed by: Sen. Steven Tolman and Rep. Martin Walsh

H 2981 - An Act Relative to Funding Collective Bargaining Agreements for State Employees

Streamlines the process for legislative approval of collective bargaining agreements for state employees by requiring ratified agreements to be submitted directly to the Legislature. Such requests for funding would be deemed approved if the Legislature fails to approve or reject such requests within thirty days of submission.

Filed by: Rep. Martin Walsh

H 1043 - An Act Pertaining to the Rights of Teachers in Education Collaboratives

Clarifies the rights of teachers in educational collaboratives to ensure that they have the same due process rights as teachers in all other public schools.

Filed by: Rep. Christine Canavan

S 1340 - An Act Relative to State Group Health Insurance

Extends group health insurance coverage to part-time higher education faculty members who teach the equivalent of at least two courses per semester or four courses during a calendar year consisting of three or more credits regardless of funding source.

Filed by: Sen. Richard Moore

S 208 - An Act Pertaining to Dismissal Rights of K-12 Educational Support Personnel

Provides a right to a hearing for K-12 educational support personnel threatened with dismissal.

Filed by: Sen. Jennifer Flanagan



MTA Retired Member, Richard Shea, led those gathered for the Rally in support of Wisconsin workers in the Pledge of Allegiance. MTA President, Paul Toner, (right) was in charge of the program at the rally.

HOW AN IDEA BECOMES A LAW

Step 1 There Ought to be a Law!

Laws usually originate from proposals sponsored by legislators, the governor or from recommendations of a department or agency but can also emerge from an idea that a member of the public believes should become law.

Step 2 Petition is Filed

Whether proposed by a legislator, offered by the governor or filed by a legislator at the request of a member of the public, a petition for legislation is filed in the House or Senate, accompanied by a bill that is assigned a number and referred to a committee.

Step 3 Hearing is Held and Testimony Heard

The committee holds a public hearing and hears testimony regarding the petition from the public, government officials and office holders. After the hearing is held, the committee issues a report recommending whether the petition ought to be passed, or ought not to pass, be subject to further study or discharged to another committee.

Step 4 Committee Report Directs the Measure's Path - Rejection or on to First Reading

A bill reported favorably appears in the Journal of the House or Senate and is given its first reading, usually followed by referral to another committee for further review. A measure reported adversely will not proceed further unless the unfavorable report is overturned by a vote of either branch.

Step 5 Bill Read a Second Time, Debate Begins

Upon the second reading of a bill, it is subject to debate, motions and amendments.

Step 6 Bill Proceeds to the Committee on Bills in the Third Reading

Upon a favorable vote at the conclusion of debate, the bill is ordered to a

third reading and is then referred to the Committee on Bills in the Third Reading.

Step 7 Bill is Reviewed by the Committee on Bills in the Third Reading

The Committee examines the bill for legality, constitutionality and the duplication or contradiction of existing law. After a thorough review, the bill is released and heads back to the House or Senate floor for a third reading.

Step 8 Bill Read a Third Time, Floor Debate Continues

Upon the third reading of the bill, it is again subject to debate, motions and amendments in the House or Senate. Once debate concludes, a vote is taken on whether to pass the bill to be engrossed.

Step 9 Bill Passed to be Engrossed by One Legislative Branch

Upon a favorable vote by the House or Senate, the bill advances to the other legislative branch.

Step 10 Second Legislative Branch Considers Bill

If the bill advances through three readings and is engrossed in the second legislative branch, it will be sent to the Legislative Engrossing Division to be typed on special parchment as required by law.

Step 11 Amendments Produce Conflicting Versions

If the bill is amended by the second branch, it will have to be returned to

the first branch for a concurrence vote. If concurrence is rejected, a bi-partisan conference committee of three members from each branch is appointed to craft a compromise bill that will be sent to both legislative branches for a final vote. The conference committee's report recommending the compromise bill is not subject to amendment.

Step 12 Bill Enacted and Sent to Governor

A vote to enact by both legislative branches results in passage of the bill, with the newly-created Act sent to the governor. The governor has the authority to: sign the bill into law; allow the unsigned bill to become law; veto the legislation; or send the bill back to the Legislature with recommended amendments. A veto by the governor can be overridden with a two-thirds vote in both legislative branches.

Step 13 The Idea Becomes Law!

The act, which began its journey through the legislative process as an idea, becomes law in Massachusetts if it is signed by the governor, allowed to become law by the governor without his or her signature, or if a veto by the governor is overridden. The new law usually takes effect in 90 days but can become effective immediately if it includes an emergency preamble which must be adopted by a two-thirds vote of the legislature or by an emergency declaration by the governor.

<http://www.malegislature.gov/Engage/HowIdeaBecomesLaw>

SAVE THE DATE

2011 Retired Members Gathering
Tuesday, September 27
Best Western Royal Plaza Hotel, Marlborough

More Info to Come

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Frequently Requested Contact Information

**Massachusetts Teachers'
Retirement System (MTRS)**
www.mass.gov/mtrs

State Board of Retirement
www.mass.gov/treasury/srb.htm

MTRS Headquarters
One Charles Park, 2nd Floor
Cambridge, MA 02142
617.679.6877

Boston Office
One Ashburton Place, Suite 1219
Boston, MA 02108
617.367.7770

MTRS Western Office
One Monarch Place, Suite 510
Springfield, MA 01144-4028
413.784.1711

Springfield Office
463 Dwight Street, Room 109
Springfield, MA 01103
413.730.6135

**Questions regarding your
MTA Member ID Card or Calendar**

can be directed to:

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